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Fill in this information to identify your case:		
United States Bankruptcy Court for the:		
DISTRICT OF SOUTH CAROLINA	=	
Case number (if known)	Chapter you are filing under:	
	Chapter 7	
	☐ Chapter 11	
	☐ Chapter 12	
	☐ Chapter 13	Check if this an amended filing

Official Form 101

Voluntary Petition for Individuals Filing for Bankruptcy

12/17

The bankruptcy forms use you and Debtor 1 to refer to a debtor filing alone. A married couple may file a bankruptcy case together—called a *joint case*—and in joint cases, these forms use you to ask for information from both debtors. For example, if a form asks, "Do you own a car," the answer would be yes if either debtor owns a car. When information is needed about the spouses separately, the form uses *Debtor 1* and *Debtor 2* to distinguish between them. In joint cases, one of the spouses must report information as *Debtor 1* and the other as *Debtor 2*. The same person must be *Debtor 1* in all of the forms.

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

Pai	rt 1:	Identify Yourself		
			About Debtor 1:	About Debtor 2 (Spouse Only in a Joint Case):
1.	You	r full name		
	your	Write the name that is on your government-issued picture identification (for	Ruby First name	First name
		nple, your driver's ise or passport).	Kate Middle name	Middle name
		g your picture tification to your	Greene	
		ting with the trustee.	Last name and Suffix (Sr., Jr., II, III)	Last name and Suffix (Sr., Jr., II, III)
2.		other names you have d in the last 8 years	Ruby Hobbs	
		ide your married or den names.	Ruby Fluellen	
3.	youi num Indi	the last 4 digits of r Social Security sber or federal vidual Taxpayer tification number	xxx-xx-4509	

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Debtor 1 Ruby Kate Greene

Case number (if known)

		About Debtor 1:	About Debtor 2 (Spouse Only in a Joint Case):			
4. Any business names and Employer Identification Numbers (EIN) you have used in the last 8 years		■ I have not used any business name or EINs.	☐ I have not used any business name or EINs.			
	Include trade names and doing business as names	Business name(s)	Business name(s)			
		EINs	EINs			
5.	Where you live	212 Bedwin COurt	If Debtor 2 lives at a different address:			
		Mauldin, SC 29662 Number, Street, City, State & ZIP Code	Number, Street, City, State & ZIP Code			
		Greenville County	County			
		If your mailing address is different from the one above, fill it in here. Note that the court will send any notices to you at this mailing address.	If Debtor 2's mailing address is different from yours, fill it in here. Note that the court will send any notices to this mailing address.			
		Number, P.O. Box, Street, City, State & ZIP Code	Number, P.O. Box, Street, City, State & ZIP Code			
6.	Why you are choosing this district to file for	Check one:	Check one:			
	bankruptcy	Over the last 180 days before filing this petition, I have lived in this district longer than in any other district.	Over the last 180 days before filing this petition, I have lived in this district longer than in any other district.			
		☐ I have another reason. Explain. (See 28 U.S.C. § 1408.)	☐ I have another reason. Explain. (See 28 U.S.C. § 1408.)			

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Debtor 1 Ruby Kate Greene Document Page 3 of 59

Case number (if known)

7.	The chapter of the Bankruptcy Code you are	Check one. (For a brief description of each, see Notice Required by 11 U.S.C. § 342(b) for Individuals Filing for Bankruptcy (Form 2010)). Also, go to the top of page 1 and check the appropriate box.					
	choosing to file under	■ C	hapter 7				
		□с	hapter 11				
		□с	hapter 12				
		□с	hapter 13				
3.	How you will pay the fee		about how you	may pay. Typically, if you are paying the ttorney is submitting your payment on your	se check with the clerk's office in your local court for more details a fee yourself, you may pay with cash, cashier's check, or money our behalf, your attorney may pay with a credit card or check with		
				the fee in installments. If you choose the in Installments (Official Form 103A).	is option, sign and attach the Application for Individuals to Pay		
		•	I request that but is not requ applies to you	my fee be waived (You may request thi ired to, waive your fee, and may do so or family size and you are unable to pay th	s option only if you are filing for Chapter 7. By law, a judge may, nly if your income is less than 150% of the official poverty line that be fee in installments). If you choose this option, you must fill out by (Official Form 103B) and file it with your petition.		
Have you filed for bankruptcy within the last 8 years?		■ No					
	acto youro.		District	When	Case number		
			District	When	Case number		
			District	When	Case number		
0.	Are any bankruptcy cases pending or being	■ No	0				
	filed by a spouse who is not filing this case with you, or by a business partner, or by an affiliate?	□ Ye	es.				
			Debtor		Relationship to you		
			District	When	Case number, if known		
			Debtor		Relationship to you		
			District	When	Case number, if known		
11.	Do you rent your residence?	■ No	Go to lii	e 12.			
	residence:	□ Y€	es. Has you	r landlord obtained an eviction judgment	against you?		
				No. Go to line 12.			

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Debtor 1 Ruby Kate Greene Case number (if known)

Par	Report About Any Bu	sinesses	You Owr	as a Sole Proprieto	or	
12.	Are you a sole proprietor of any full- or part-time business?	■ No.	Go to	Part 4.		
		☐ Yes.	Name and location of business			
	A sole proprietorship is a business you operate as an individual, and is not a separate legal entity such as a corporation, partnership, or LLC.		Name	e of business, if any		
	If you have more than one sole proprietorship, use a		Numb	er, Street, City, State	e & ZIP Code	
	separate sheet and attach it to this petition.		Chec	k the appropriate box	to describe your business:	
	n to time pointern				ess (as defined in 11 U.S.C. § 101(27A))	
					Estate (as defined in 11 U.S.C. § 101(51B))	
				•	fined in 11 U.S.C. § 101(53A))	
				`	(as defined in 11 U.S.C. § 101(6))	
				None of the above		
Chapter 11 of the deadlines. If you indicate that you are a small bu operations, cash-flow statement, and federal incomposed business debtor?				ndicate that you are a ow statement, and fe (1)(B).	ourt must know whether you are a small business debtor so that it can set appropriate small business debtor, you must attach your most recent balance sheet, statement of deral income tax return or if any of these documents do not exist, follow the procedure	
	For a definition of small	No.	rami	not filing under Chapt	erii.	
	business debtor, see 11 U.S.C. § 101(51D).	□ No.	I am f Code		1, but I am NOT a small business debtor according to the definition in the Bankruptcy	
		☐ Yes.	I am i	iling under Chapter 1	1 and I am a small business debtor according to the definition in the Bankruptcy Code.	
Par	t 4: Report if You Own or	Have Any	Hazardo	ous Property or Any	Property That Needs Immediate Attention	
14.	Do you own or have any	■ No.				
	property that poses or is alleged to pose a threat of imminent and identifiable hazard to	☐ Yes.	What is	the hazard?		
	public health or safety? Or do you own any property that needs			liate attention is		
	immediate attention?		needed,	why is it needed?		
	For example, do you own perishable goods, or livestock that must be fed, or a building that needs urgent repairs?		Where i	s the property?	Number, Street, City, State & Zip Code	
					Number, Street, City, State & Zip Gode	

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Debtor 1 Ruby Kate Greene

Case number (if known)

15. Tell the court whether you have received a briefing about credit

counseling.

Part 5:

The law requires that you receive a briefing about credit counseling before you file for bankruptcy. You must truthfully check one of the following choices. If you cannot do so, you are not eligible to file.

If you file anyway, the court can dismiss your case, you will lose whatever filing fee you paid, and your creditors can begin collection activities again.

About Debtor 1:

You must check one:

Explain Your Efforts to Receive a Briefing About Credit Counseling

I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, and I received a certificate of completion.

Attach a copy of the certificate and the payment plan, if any, that you developed with the agency.

I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, but I do not have a certificate of completion.

Within 14 days after you file this bankruptcy petition, you MUST file a copy of the certificate and payment plan, if any.

I certify that I asked for credit counseling services from an approved agency, but was unable to obtain those services during the 7 days after I made my request, and exigent circumstances merit a 30-day temporary waiver of the requirement.

To ask for a 30-day temporary waiver of the requirement, attach a separate sheet explaining what efforts you made to obtain the briefing, why you were unable to obtain it before you filed for bankruptcy, and what exigent circumstances required you to file this case.

Your case may be dismissed if the court is dissatisfied with your reasons for not receiving a briefing before you filed for bankruptcy. If the court is satisfied with your reasons, you must still receive a briefing within 30 days after you file. You must file a certificate from the approved agency, along with a copy of the payment plan you developed, if any. If you do not do so, your case may be dismissed.

Any extension of the 30-day deadline is granted only for cause and is limited to a maximum of 15 days.

 □ I am not required to receive a briefing about credit counseling because of:

☐ Incapacity.

I have a mental illness or a mental deficiency that makes me incapable of realizing or making rational decisions about finances.

□ Disability.

My physical disability causes me to be unable to participate in a briefing in person, by phone, or through the internet, even after I reasonably tried to do so.

☐ Active duty.

I am currently on active military duty in a military combat zone.

If you believe you are not required to receive a briefing about credit counseling, you must file a motion for waiver credit counseling with the court.

About Debtor 2 (Spouse Only in a Joint Case):

You must check one:

□ I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, and I received a certificate of completion.

Attach a copy of the certificate and the payment plan, if any, that you developed with the agency.

☐ I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, but I do not have a certificate of completion.

Within 14 days after you file this bankruptcy petition, you MUST file a copy of the certificate and payment plan, if any.

I certify that I asked for credit counseling services from an approved agency, but was unable to obtain those services during the 7 days after I made my request, and exigent circumstances merit a 30-day temporary waiver of the requirement.

To ask for a 30-day temporary waiver of the requirement, attach a separate sheet explaining what efforts you made to obtain the briefing, why you were unable to obtain it before you filed for bankruptcy, and what exigent circumstances required you to file this case.

Your case may be dismissed if the court is dissatisfied with your reasons for not receiving a briefing before you filed for bankruptcy.

If the court is satisfied with your reasons, you must still receive a briefing within 30 days after you file. You must file a certificate from the approved agency, along with a copy of the payment plan you developed, if any. If you do not do so, your case may be dismissed.

Any extension of the 30-day deadline is granted only for cause and is limited to a maximum of 15 days.

I am not required to receive a briefing about credit
counseling because of:

☐ Incapacity.

I have a mental illness or a mental deficiency that makes me incapable of realizing or making rational decisions about finances.

☐ Disability.

My physical disability causes me to be unable to participate in a briefing in person, by phone, or through the internet, even after I reasonably tried to do so.

☐ Active duty.

I am currently on active military duty in a military combat zone.

If you believe you are not required to receive a briefing about credit counseling, you must file a motion for waiver of credit counseling with the court.

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Case number (if known) Debtor 1 **Ruby Kate Greene** Part 6: **Answer These Questions for Reporting Purposes** Are your debts primarily consumer debts? Consumer debts are defined in 11 U.S.C. § 101(8) as "incurred by an 16. What kind of debts do 16a. you have? individual primarily for a personal, family, or household purpose." ☐ No. Go to line 16b. Yes. Go to line 17. 16b. Are your debts primarily business debts? Business debts are debts that you incurred to obtain money for a business or investment or through the operation of the business or investment. ■ No. Go to line 16c. ☐ Yes. Go to line 17. 16c. State the type of debts you owe that are not consumer debts or business debts 17. Are you filing under I am not filing under Chapter 7. Go to line 18. ■ No. Chapter 7? Do you estimate that I am filing under Chapter 7. Do you estimate that after any exempt property is excluded and administrative expenses Yes. after any exempt are paid that funds will be available to distribute to unsecured creditors? property is excluded and administrative expenses No are paid that funds will be available for ☐ Yes distribution to unsecured creditors? 18. How many Creditors do 1-49 **1**,000-5,000 **1** 25,001-50,000 you estimate that you **5001-10,000 5**0,001-100,000 50-99 owe? **1**0,001-25,000 ■ More than 100,000 □ 100-199 □ 200-999 How much do you □ \$1,000,001 - \$10 million □ \$500,000,001 - \$1 billion **\$0 - \$50,000** estimate your assets to □ \$10,000,001 - \$50 million □ \$1,000,000,001 - \$10 billion □ \$50,001 - \$100,000 be worth? □ \$50,000,001 - \$100 million □ \$10,000,000,001 - \$50 billion □ \$100,001 - \$500,000 □ \$100,000,001 - \$500 million ☐ More than \$50 billion □ \$500,001 - \$1 million 20. How much do you **\$0 - \$50,000** □ \$1,000,001 - \$10 million □ \$500,000,001 - \$1 billion estimate your liabilities □ \$10,000,001 - \$50 million □ \$1,000,000,001 - \$10 billion \$50,001 - \$100,000 to be? □ \$50,000,001 - \$100 million □ \$10,000,000,001 - \$50 billion □ \$100,001 - \$500,000 □ \$100,000,001 - \$500 million ☐ More than \$50 billion □ \$500,001 - \$1 million Part 7: Sign Below For you I have examined this petition, and I declare under penalty of perjury that the information provided is true and correct. If I have chosen to file under Chapter 7, I am aware that I may proceed, if eligible, under Chapter 7, 11,12, or 13 of title 11, United States Code. I understand the relief available under each chapter, and I choose to proceed under Chapter 7. If no attorney represents me and I did not pay or agree to pay someone who is not an attorney to help me fill out this document, I have obtained and read the notice required by 11 U.S.C. § 342(b). I request relief in accordance with the chapter of title 11. United States Code, specified in this petition. I understand making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571. /s/ Ruby Kate Greene Signature of Debtor 2 **Ruby Kate Greene** Signature of Debtor 1 Executed on Executed on **September 16, 2019** MM / DD / YYYY MM / DD / YYYY

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Debtor 1 Ruby Kate Greene Case number (if known)

For your attorney, if you are represented by one

If you are not represented by an attorney, you do not need to file this page. I, the attorney for the debtor(s) named in this petition, declare that I have informed the debtor(s) about eligibility to proceed under Chapter 7, 11, 12, or 13 of title 11, United States Code, and have explained the relief available under each chapter for which the person is eligible. I also certify that I have delivered to the debtor(s) the notice required by 11 U.S.C. § 342(b) and, in a case in which § 707(b)(4)(D) applies, certify that I have no knowledge after an inquiry that the information in the schedules filed with the petition is incorrect.

/s/ Maureen W	/hite, Esquire	Date	September 16, 2019
Signature of Atto	rney for Debtor		MM / DD / YYYY
Maureen Whit	e, Esquire 6922		
Printed name			
SOUTH CARC	LINA LEGAL SERVICES		
Firm name			
701 S. MAIN S	TREET		
GREENVILLE	, SC 29601		
Number, Street, City,	State & ZIP Code		
Contact phone 86	4-679-3232	Email address	maureenwhite@sclegal.org
6922 SC			
Bar number & State			

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		Boodin	0116 1 000 0 01 00	
Fill in this infor	mation to identify your	case:		
Debtor 1	Ruby Kate Green	e		
	First Name	Middle Name	Last Name	
Debtor 2				
(Spouse if, filing)	First Name	Middle Name	Last Name	
United States Ba	ankruptcy Court for the:	DISTRICT OF SOUTH (CAROLINA	
Case number				
(if known)				

Official Form 106Sum

Summary of Your Assets and Liabilities and Certain Statistical Information

12/15

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. Fill out all of your schedules first; then complete the information on this form. If you are filing amended schedules after you file your original forms, you must fill out a new *Summary* and check the box at the top of this page.

Par	t 1: Summarize Your Assets		
		Your as	ssets of what you own
1.	Schedule A/B: Property (Official Form 106A/B) 1a. Copy line 55, Total real estate, from Schedule A/B	\$	0.00
	1b. Copy line 62, Total personal property, from Schedule A/B	\$	2,865.00
	1c. Copy line 63, Total of all property on Schedule A/B	\$	2,865.00
Par	t 2: Summarize Your Liabilities		
			abilities t you owe
2.	Schedule D: Creditors Who Have Claims Secured by Property (Official Form 106D) 2a. Copy the total you listed in Column A, Amount of claim, at the bottom of the last page of Part 1 of Schedule D	\$	20,842.96
3.	Schedule E/F: Creditors Who Have Unsecured Claims (Official Form 106E/F) 3a. Copy the total claims from Part 1 (priority unsecured claims) from line 6e of Schedule E/F	\$	0.00
	3b. Copy the total claims from Part 2 (nonpriority unsecured claims) from line 6j of Schedule E/F	\$	45,288.61
	Your total liabilities	\$	66,131.57
Par	t 3: Summarize Your Income and Expenses		
4.	Schedule I: Your Income (Official Form 106I) Copy your combined monthly income from line 12 of Schedule I	\$	1,302.00
5.	Schedule J: Your Expenses (Official Form 106J) Copy your monthly expenses from line 22c of Schedule J	\$	1,512.00
Par	t 4: Answer These Questions for Administrative and Statistical Records		
6.	Are you filing for bankruptcy under Chapters 7, 11, or 13? No. You have nothing to report on this part of the form. Check this box and submit this form to the court with you	ur other sch	nedules.
7.	■ Yes What kind of debt do you have?		
	Your debts are primarily consumer debts. Consumer debts are those "incurred by an individual primarily for household purpose." 11 U.S.C. § 101(8). Fill out lines 8-9g for statistical purposes. 28 U.S.C. § 159.	a personal,	family, or

Official Form 106Sum

Summary of Your Assets and Liabilities and Certain Statistical Information

Your debts are not primarily consumer debts. You have nothing to report on this part of the form. Check this box and submit this form to

page 1 of 2

the court with your other schedules.

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Case number (if known) Document

Debtor 1 Ruby Kate Greene

8.	From the Statement of Your Current Monthly Income: Copy your total current monthly income from Official Form
	122A-1 Line 11; OR , Form 122B Line 11; OR , Form 122C-1 Line 14.

0.00 \$

9. Copy the following special categories of claims from Part 4, line 6 of Schedule E/F:

	Tota	al claim
From Part 4 on Schedule E/F, copy the following:		
9a. Domestic support obligations (Copy line 6a.)	\$_	0.00
9b. Taxes and certain other debts you owe the government. (Copy line 6b.)	\$_	0.00
9c. Claims for death or personal injury while you were intoxicated. (Copy line 6c.)	\$_	0.00
9d. Student loans. (Copy line 6f.)	\$_	3,000.00
9e. Obligations arising out of a separation agreement or divorce that you did not report as priority claims. (Copy line 6g.)	\$_	0.00
9f. Debts to pension or profit-sharing plans, and other similar debts. (Copy line 6h.)	+\$_	0.00
9g. Total. Add lines 9a through 9f.	\$	3,000.00

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Cas	SC 13-04003-110	Doc 1 Thea c		0/13 11.11.04	Jesc Main
Fill in this infor	mation to identify your		Tent Pade 10 01 39		
Debtor 1					
Deploi i	Ruby Kate Green	Middle Name	Last Name		
Debtor 2					
(Spouse, if filing)	First Name	Middle Name	Last Name		
United States Ba	ankruptcy Court for the:	DISTRICT OF SOUTH	CAROLINA		
Case number					☐ Check if this is an
Case Hullibel					Check if this is an amended filing
					3
○ #:•:•! □	100 A /D				
_	orm 106A/B				
Schedul	le A/B: Prop	erty			12/15
hink it fits best. If nformation. If mo Answer every que	Be as complete and accura re space is needed, attach estion.	te as possible. If two mar a separate sheet to this fo	once. If an asset fits in more than or ried people are filing together, both a orm. On the top of any additional page ate You Own or Have an Interest In	re equally responsible for s	supplying correct
Tart I. Describe	e Lacii Nesidelice, Bullullig	, Land, or Other Real Esta	tte 100 Own of Have all litterest in		
. Do you own or	have any legal or equitable	e interest in any residence	e, building, land, or similar property?		
■ No. Go to Pa	art 2.				
☐ Yes. Where					
	, , ,				
Part 2: Describe	e Your Vehicles				
Do you own, lea	ase, or have legal or equ	itable interest in any v	ehicles, whether they are registe	red or not? Include any	vehicles you own that
someone else dr	ives. If you lease a vehicl	e, also report it on Sche	dule G: Executory Contracts and U	nexpired Leases.	•
B. Cars, vans, ti	rucks, tractors, sport ut	ility vehicles, motorcy	cles		
□ No					
Yes					
0.4	Volvo	M(I = 1 = = = + 1 = 1		Do not deduct secured	claims or exemptions. Put
3.1 Make:	S60		erest in the property? Check one	the amount of any secur	red claims on Schedule D:
Model: Year:	2012	Debtor 1 onl			aims Secured by Property.
-		☐ Debtor 2 onli ☐ Debtor 1 and		Current value of the entire property?	Current value of the portion you own?
Other infor			of the debtors and another		, ,
in fair co	ondition			A. 500.00	.
VIN#YV1	1622FS0C2044799	Check if this (see instruction	s is community property	\$1,580.00	\$1,580.00
		(see instruction	115)		
			onal vehicles, other vehicles, and essels, snowmobiles, motorcycle ac		
Examples. But	ats, trailers, motors, perso	orial watercraft, listling v	esseis, showmobiles, motorcycle at	cessories	
■ No					
☐ Yes					
			entries from Part 2, including an		¢4 500 00
pages you h	ave attached for Part 2.	Write that number her	e	=>	\$1,580.00
	e Your Personal and House have any legal or equite		ho following itomo?		Current value of the
DO YOU OWII OI	mave any regardirequite	ubic interest in any Of t	ne ronowing items:		January Value Of LITE

portion y

Current value of the portion you own?
Do not deduct secured claims or exemptions.

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Schedule A/B: Property

15. Add the dollar value of all of your entries from Part 3, including any entries for pages you have attached

for Part 3. Write that number here

Official Form 106A/B

page 2

\$1,280.00

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Case number (if known) Debtor 1 **Ruby Kate Greene** Part 4: Describe Your Financial Assets Do you own or have any legal or equitable interest in any of the following? Current value of the portion you own? Do not deduct secured claims or exemptions. 16. Cash Examples: Money you have in your wallet, in your home, in a safe deposit box, and on hand when you file your petition ☐ Yes..... 17. Deposits of money Examples: Checking, savings, or other financial accounts; certificates of deposit; shares in credit unions, brokerage houses, and other similar institutions. If you have multiple accounts with the same institution, list each. ☐ No Institution name: ■ Yes..... savings and **Navy Federal Credit Union** \$5.00 checking 17.1. 18. Bonds, mutual funds, or publicly traded stocks Examples: Bond funds, investment accounts with brokerage firms, money market accounts ■ No Institution or issuer name: ☐ Yes..... 19. Non-publicly traded stock and interests in incorporated and unincorporated businesses, including an interest in an LLC, partnership, and joint venture ■ No ☐ Yes. Give specific information about them..... Name of entity: % of ownership: 20. Government and corporate bonds and other negotiable and non-negotiable instruments Negotiable instruments include personal checks, cashiers' checks, promissory notes, and money orders. Non-negotiable instruments are those you cannot transfer to someone by signing or delivering them. ☐ Yes. Give specific information about them Issuer name: 21. Retirement or pension accounts Examples: Interests in IRA, ERISA, Keogh, 401(k), 403(b), thrift savings accounts, or other pension or profit-sharing plans ■ No ☐ Yes. List each account separately. Type of account: Institution name: 22. Security deposits and prepayments Your share of all unused deposits you have made so that you may continue service or use from a company Examples: Agreements with landlords, prepaid rent, public utilities (electric, gas, water), telecommunications companies, or others ■ No Institution name or individual: ☐ Yes. 23. Annuities (A contract for a periodic payment of money to you, either for life or for a number of years) ■ No Issuer name and description. ☐ Yes..... 24. Interests in an education IRA, in an account in a qualified ABLE program, or under a qualified state tuition program. 26 U.S.C. §§ 530(b)(1), 529A(b), and 529(b)(1). ■ No Institution name and description. Separately file the records of any interests.11 U.S.C. § 521(c): ☐ Yes..... 25. Trusts, equitable or future interests in property (other than anything listed in line 1), and rights or powers exercisable for your benefit ☐ Yes. Give specific information about them...

Schedule A/B: Property

Official Form 106A/B

page 3

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36. Add the dollar value of all of your entries from Part 4, including any entries for pages you have attached for Part 4. Write that number here.....

Schedule A/B: Property

\$5.00

Part 5: Describe Any Business-Related Property You Own or Have an Interest In. List any real estate in Part 1.

Official Form 106A/B

page 4

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\$2,865.00

Copy personal property total

Official Form 106A/B Schedule A/B: Property page 5

Total personal property. Add lines 56 through 61...

63. Total of all property on Schedule A/B. Add line 55 + line 62

\$2,865.00

\$2,865.00

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		Boodine	711 1 446 10 61 66	
Fill in this infor	rmation to identify your	case:		
Debtor 1	Ruby Kate Green	е		
	First Name	Middle Name	Last Name	
Debtor 2				
(Spouse if, filing)	First Name	Middle Name	Last Name	
United States Ba	ankruptcy Court for the:	DISTRICT OF SOUTH (CAROLINA	
Case number				
(if known)				☐ Check if this is an amended filing

Official Form 106C

Schedule C: The Property You Claim as Exempt

4/19

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. Using the property you listed on *Schedule A/B: Property* (Official Form 106A/B) as your source, list the property that you claim as exempt. If more space is needed, fill out and attach to this page as many copies of *Part 2: Additional Page* as necessary. On the top of any additional pages, write your name and case number (if known).

For each item of property you claim as exempt, you must specify the amount of the exemption you claim. One way of doing so is to state a specific dollar amount as exempt. Alternatively, you may claim the full fair market value of the property being exempted up to the amount of any applicable statutory limit. Some exemptions—such as those for health aids, rights to receive certain benefits, and tax-exempt retirement funds—may be unlimited in dollar amount. However, if you claim an exemption of 100% of fair market value under a law that limits the exemption to a particular dollar amount and the value of the property is determined to exceed that amount, your exemption would be limited to the applicable statutory amount.

Part 1: Identify the Property You Claim as Exempt

- 1. Which set of exemptions are you claiming? Check one only, even if your spouse is filing with you.
 - You are claiming state and federal nonbankruptcy exemptions. 11 U.S.C. § 522(b)(3)
 - ☐ You are claiming federal exemptions. 11 U.S.C. § 522(b)(2)
- 2. For any property you list on Schedule A/B that you claim as exempt, fill in the information below.

Current value of the Amount of the exemption you claim portion you own		Specific laws that allow exemption		
Copy the value from Schedule A/B	Check	only one box for each exemption.		
\$1,580.00		\$2,655.00	S.C. Code Ann. § 15-41-30(A)(2)	
		* •	13-41-30(A)(2)	
\$775.00		\$775.00	S.C. Code Ann. § 15-41-30(A)(3)	
		* •		
\$200.00	•	\$200.00	S.C. Code Ann. § 15-41-30(A)(3)	
		· ·	3 3 3 4 4	
\$300.00		\$300.00	S.C. Code Ann. § 15-41-30(A)(3)	
		, ·	3 3 3 4 4	
\$5.00		\$5.00	S.C. Code Ann. § 15-41-30(A)(4)	
		· •		
	\$775.00 \$300.00	\$775.00	Check only one box for each exemption. \$1,580.00 \$1,580.00 \$1,00% of fair market value, up to any applicable statutory limit \$775.00 \$2,655.00 \$775.00 \$775.00 \$100% of fair market value, up to any applicable statutory limit \$200.00 \$200.00 \$100% of fair market value, up to any applicable statutory limit \$300.00 \$300.00 \$300.00 \$300.00 \$5.00	

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Debtor 1 Ruby Kate Greene

Brief description of the property and line on Schedule A/B that lists this property

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Case number (if known)

Specific laws that allow exemption you claim Specific laws that allow exemption you own

	Brief description of the property and line on Schedule A/B that lists this property	Current value of the portion you own	Amo	ount of the exemption you claim	Specific laws that allow exemption	
		Copy the value from Schedule A/B	Che	ck only one box for each exemption.		
	savings and checking: Navy Federal Credit Union	\$5.00	•	\$5.00	S.C. Code Ann. § 15-41-30(A)(5)	
	Line from Schedule A/B: 17.1			100% of fair market value, up to any applicable statutory limit	13-41-30(A)(3)	
	Are you claiming a homestead exemption of Subject to adjustment on 4/01/22 and every 3			led on or after the date of adjustme	nt.)	
ı	No					
I	Yes. Did you acquire the property covere	ed by the exemption wi	thin 1	,215 days before you filed this case	?	

Yes

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	Document	Page 17 of 5	9		
Fill in this information to identify y	our case:				
Debtor 1 Ruby Kate Gr		Loct Name			
Debtor 2	Middle Name	Last Name			
(Spouse if, filing) First Name	Middle Name	Last Name			
United States Bankruptcy Court for t	he: DISTRICT OF SOUTH CAROL	INA			
Case number (if known)				_	if this is an led filing
Official Form 106D					
	rs Who Have Claims :	Secured by	Propert	y	12/15
	le. If two married people are filing togethe it out, number the entries, and attach it t				
1. Do any creditors have claims secured	d by your property?				
\square No. Check this box and subm	it this form to the court with your other	schedules. You hav	e nothing else t	o report on this form.	
Yes. Fill in all of the information	on below.				
Part 1: List All Secured Claims					
<u> </u>	as more than one accured claim, list the are	ditor congretely Co.	lumn A	Column B	Column C
for each claim. If more than one creditor	as more than one secured claim, list the cre has a particular claim, list the other creditors petical order according to the creditor's name	s in Part 2. As Am e. Do	nount of claim not deduct the ue of collateral.	Value of collateral that supports this claim	Unsecured portion If any
2.1 Bridgecrest	Describe the property that secures t	he claim:	\$18,000.00	\$1,580.00	\$16,420.00
7300 E. Hampton Ave., Ste #101	2012 Volvo S60 298364 miles in fair condition VIN#YV1622FS0C2044799 As of the date you file, the claim is:				
Mesa, AZ 85209	apply. Contingent				
Number, Street, City, State & Zip Code	Unliquidated				
Who owes the debt? Check one.	☐ Disputed Nature of lien. Check all that apply.				
■ Debtor 1 only □ Debtor 2 only	An agreement you made (such as r car loan)	mortgage or secured			
Debtor 1 and Debtor 2 only	☐ Statutory lien (such as tax lien, med	chanic's lien)			
☐ At least one of the debtors and another	er Judgment lien from a lawsuit				
☐ Check if this claim relates to a community debt	Other (including a right to offset)	Purchase Money	y Security		
Date debt was incurred 2016	Last 4 digits of account numb	per 3701			
2.2 Republic Finance LLC	Describe the property that secures t	the claim:	\$2,842.96	\$200.00	\$2,642.96
Creditor's Name	50" TV, stereo				
201H W. Wade Hampton Blvd. Greer, SC 29650	As of the date you file, the claim is: apply. Contingent	Check all that			
Number, Street, City, State & Zip Code	Unliquidated				
Who owes the debt? Check one.	☐ Disputed Nature of lien. Check all that apply.				
■ Debtor 1 only □ Debtor 2 only	An agreement you made (such as r car loan)	mortgage or secured			
Debtor 1 and Debtor 2 only	☐ Statutory lien (such as tax lien, med	chanic's lien)			
At least one of the debtors and another	_	Non-Purchase M	Ioney Securi	tv	
☐ Check if this claim relates to a community debt	Other (including a right to offset)	Non-Purchase N	ioney securii	чу	
Date debt was incurred 2014	Last 4 digits of account number	per 0004			

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1 Ruby Kate G	Breene		Case number (if known)		
First Name	Middle Name	Last Name			
				_	
he dollar value of yo	our entries in Column A on t	this page. Write that number here:	\$20,842.9)6	
is the last page of	your form, add the dollar va	lue totals from all pages.	¢20.942.0	<u>.</u>	
that number here:			\$20,642.5	, 6	
	First Name he dollar value of your is the last page of	First Name Middle Name the dollar value of your entries in Column A on the last page of your form, add the dollar value	First Name Middle Name Last Name the dollar value of your entries in Column A on this page. Write that number here: is the last page of your form, add the dollar value totals from all pages.	First Name Middle Name Last Name the dollar value of your entries in Column A on this page. Write that number here: \$20,842.9 \$20,842.9	First Name Middle Name Last Name he dollar value of your entries in Column A on this page. Write that number here: is the last page of your form, add the dollar value totals from all pages. \$20,842.96

Part 2: List Others to Be Notified for a Debt That You Already Listed

Use this page only if you have others to be notified about your bankruptcy for a debt that you already listed in Part 1. For example, if a collection agency is trying to collect from you for a debt you owe to someone else, list the creditor in Part 1, and then list the collection agency here. Similarly, if you have more than one creditor for any of the debts that you listed in Part 1, list the additional creditors here. If you do not have additional persons to be notified for any debts in Part 1, do not fill out or submit this page.

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		Document	Page 19 of 59	
Fill in this in	nformation to identify your ca	se:		
Debtor 1	Ruby Kate Greene			
	First Name	Middle Name	Last Name	
Debtor 2	First Name	Modelle Nieure	LastMana	
(Spouse if, filing) First Name	Middle Name	Last Name	
United State	es Bankruptcy Court for the:	DISTRICT OF SOUTH CARO	PLINA	
Case number	ar			
(if known)				Check if this is an
				amended filing
00000				
	form 106E/F			40/45
	e E/F: Creditors Wh		I Claims TY claims and Part 2 for creditors with NONPRIORITY cla	12/15
Schedule G: E Schedule D: C left. Attach the	Executory Contracts and Unexpire Creditors Who Have Claims Secure	ed Leases (Official Form 106G). ed by Property. If more space is	list executory contracts on Schedule A/B: Property (Office Do not include any creditors with partially secured claims needed, copy the Part you need, fill it out, number the export in a Part, do not file that Part. On the top of any add	s that are listed in ntries in the
Part 1: L	ist All of Your PRIORITY Unse	ecured Claims		
1. Do any c	reditors have priority unsecured of	claims against you?		
No. G	o to Part 2.			
☐ Yes.				
D 40	· · · · · · · · · · · · · · · · · · ·			
	ist All of Your NONPRIORITY			
3. Do any c	reditors have nonpriority unsecu	red claims against you?		
☐ No. Yo	ou have nothing to report in this part	. Submit this form to the court with	n your other schedules.	
Yes.				
unsecure	d claim, list the creditor separately for	or each claim. For each claim liste	he creditor who holds each claim. If a creditor has more the d, identify what type of claim it is. Do not list claims already in have more than three nonpriority unsecured claims fill out the	cluded in Part 1. If more
				Total claim
4.1 Ad	/ance America	Last 4 digits of ac	count number	\$500.00
411	oriority Creditor's Name W. Butler Road, Ste Buldin, SC 29662	When was the deb	ot incurred?	
	ber Street City State Zip Code	As of the date you	file, the claim is: Check all that apply	
Who	incurred the debt? Check one.			
	Debtor 1 only	☐ Contingent		
	Pebtor 2 only	☐ Unliquidated		
	Debtor 1 and Debtor 2 only	☐ Disputed		
	at least one of the debtors and anoth	_ '	RITY unsecured claim:	
	check if this claim is for a commu	По		
debt		_	ing out of a separation agreement or divorce that you did not aims	
	lo	☐ Debts to pensio	n or profit-sharing plans, and other similar debts	
ΠY	'es	Other, Specify	cash advance	
		2 Sp3011y		_

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Debto	or 1 Ruby Kate Greene	Case number (if known)					
4.2	ASC/Salute Finance	Last 4 digits of account number 1682	\$456.00				
	Nonpriority Creditor's Name P.O. Box 105555 Atlanta, GA 30348	When was the debt incurred?	-				
	Number Street City State Zip Code	As of the date you file, the claim is: Check all that apply					
	Who incurred the debt? Check one.						
	Debtor 1 only	☐ Contingent					
	Debtor 2 only	☐ Unliquidated					
	Debtor 1 and Debtor 2 only	□ Disputed					
	☐ At least one of the debtors and another	Type of NONPRIORITY unsecured claim:					
	☐ Check if this claim is for a community	☐ Student loans					
	debt Is the claim subject to offset?	☐ Obligations arising out of a separation agreement or divorce that you did not report as priority claims					
	■ No	Debts to pension or profit-sharing plans, and other similar debts					
	☐ Yes	Other. Specify personal loan	-				
4.3	Asset Acceptance, LLC	Last 4 digits of account number 0790	\$3,223.97				
	Nonpriority Creditor's Name McCullough Payne Haan & Nadler 271 17th St, NW, Ste 2200 Atlanta, GA 30363	When was the debt incurred? 2003					
	Number Street City State Zip Code Who incurred the debt? Check one.	As of the date you file, the claim is: Check all that apply					
	■ Debtor 1 only	☐ Contingent					
	Debtor 2 only	☐ Unliquidated					
	Debtor 1 and Debtor 2 only	■ Disputed					
	☐ At least one of the debtors and another	Type of NONPRIORITY unsecured claim:					
	☐ Check if this claim is for a community	☐ Student loans					
	debt Is the claim subject to offset?	☐ Obligations arising out of a separation agreement or divorce that you did not report as priority claims					
	■ No	Debts to pension or profit-sharing plans, and other similar debts					
	Yes	Collection account 03cv045	-				
4.4	Badcock & More	Last 4 digits of account number 2523	\$1,041.11				
	Nonpriority Creditor's Name 1607 E. Lamar St.	When was the debt incurred? 2011	-				
	Americus, GA 31709 Number Street City State Zip Code	As of the date you file, the claim is: Check all that apply					
	Who incurred the debt? Check one.	The of the date year ine, and claim to conserve at that apply					
	■ Debtor 1 only	☐ Contingent					
	Debtor 2 only	ebtor 2 only					
	☐ Debtor 1 and Debtor 2 only	☐ Disputed					
	\square At least one of the debtors and another	Type of NONPRIORITY unsecured claim: ☐ Student loans					
	\square Check if this claim is for a community						
	debt Is the claim subject to offset?	$\hfill\square$ Obligations arising out of a separation agreement or divorce that you did not report as priority claims					
	■ No	Debts to pension or profit-sharing plans, and other similar debts					
	☐ Yes	Other. Specify store credit					

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Document Page 21 of 59 Debtor 1 Ruby Kate Greene Case number (if known) 4.5 **Central Credit Services** Last 4 digits of account number 2509 \$430.56 Nonpriority Creditor's Name P.O. Box 1850 When was the debt incurred? Saint Charles, MO 63302 As of the date you file, the claim is: Check all that apply Number Street City State Zip Code Who incurred the debt? Check one. ■ Debtor 1 only ☐ Contingent Debtor 2 only ☐ Unliquidated Debtor 1 and Debtor 2 only ☐ Disputed Type of NONPRIORITY unsecured claim: ☐ At least one of the debtors and another ☐ Student loans ☐ Check if this claim is for a community $\hfill\square$ Obligations arising out of a separation agreement or divorce that you did not Is the claim subject to offset? report as priority claims ■ No Debts to pension or profit-sharing plans, and other similar debts ☐ Yes ■ Other. Specify collection 4.6 Check N Go Last 4 digits of account number 7097 \$1,400.00 Nonpriority Creditor's Name When was the debt incurred? 1641 Woodruff Road., Unit #6 Greenville, SC 29607 Number Street City State Zip Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. ■ Debtor 1 only ☐ Contingent Debtor 2 only ■ Unliquidated ☐ Disputed Debtor 1 and Debtor 2 only Type of NONPRIORITY unsecured claim: ☐ At least one of the debtors and another ☐ Student loans ☐ Check if this claim is for a community debt \square Obligations arising out of a separation agreement or divorce that you did not Is the claim subject to offset? report as priority claims ■ No ☐ Debts to pension or profit-sharing plans, and other similar debts Π Yes check advance Other. Specify 4.7 Dairyland Insurance Co. Last 4 digits of account number 4604 \$118.00 Nonpriority Creditor's Name P.O. Box 8021 When was the debt incurred? Stevens Point, WI 54481 Number Street City State Zip Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. ■ Debtor 1 only ☐ Contingent Debtor 2 only ■ Unliquidated Debtor 1 and Debtor 2 only ☐ Disputed Type of NONPRIORITY unsecured claim: \square At least one of the debtors and another

■ No

☐ Yes

☐ Student loans

report as priority claims

 $\hfill\square$ Obligations arising out of a separation agreement or divorce that you did not

☐ Debts to pension or profit-sharing plans, and other similar debts

■ Other. Specify past due insurance

☐ Check if this claim is for a community

Is the claim subject to offset?

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Debtor 1 Ruby Kate Greene Case number (if known) **GC Services Limited Partnership** 4.8 Last 4 digits of account number 1108 \$190.00 Nonpriority Creditor's Name P.O. Box 3346 When was the debt incurred? Houston, TX 77253 Number Street City State Zip Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. ■ Debtor 1 only ☐ Contingent Debtor 2 only ☐ Unliquidated Debtor 1 and Debtor 2 only ☐ Disputed Type of NONPRIORITY unsecured claim: ☐ At least one of the debtors and another ☐ Student loans ☐ Check if this claim is for a community \square Obligations arising out of a separation agreement or divorce that you did not Is the claim subject to offset? report as priority claims ■ No Debts to pension or profit-sharing plans, and other similar debts ■ Other. Specify collection for Geico Insurance ☐ Yes 4.9 **Geico Insurance** Last 4 digits of account number 1269 \$522.43 Nonpriority Creditor's Name When was the debt incurred? One Geico Plaza Bethesda, MD 20810-0001 Number Street City State Zip Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. ■ Debtor 1 only ☐ Contingent Debtor 2 only ■ Unliquidated ☐ Disputed Debtor 1 and Debtor 2 only Type of NONPRIORITY unsecured claim: ☐ At least one of the debtors and another ☐ Student loans ☐ Check if this claim is for a community debt \square Obligations arising out of a separation agreement or divorce that you did not Is the claim subject to offset? report as priority claims ■ No ☐ Debts to pension or profit-sharing plans, and other similar debts ☐ Yes insurance premium Other. Specify 4.1 **Greenville County EMS** 1581 \$100.00 Last 4 digits of account number 0 Nonpriority Creditor's Name P.O. Box 863 When was the debt incurred? Lewisville, NC 27023-0863 Number Street City State Zip Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. Debtor 1 only ☐ Contingent Debtor 2 only ☐ Unliquidated Debtor 1 and Debtor 2 only ☐ Disputed Type of NONPRIORITY unsecured claim: At least one of the debtors and another ☐ Student loans ☐ Check if this claim is for a community debt \square Obligations arising out of a separation agreement or divorce that you did not Is the claim subject to offset? report as priority claims Debts to pension or profit-sharing plans, and other similar debts ■ No ■ Other. Specify medical services

☐ Yes

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Document Page 23 of 59 Debtor 1 Ruby Kate Greene Case number (if known) 4.1 Jefferson Capital Systems, LLC 5889 \$5,267.00 Last 4 digits of account number Nonpriority Creditor's Name 16 McLeland Road 2013 When was the debt incurred? Saint Cloud, MN 56303 Number Street City State Zip Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. ■ Debtor 1 only ☐ Contingent Debtor 2 only ■ Unliquidated Debtor 1 and Debtor 2 only ☐ Disputed Type of NONPRIORITY unsecured claim: At least one of the debtors and another ☐ Student loans ☐ Check if this claim is for a community debt ☐ Obligations arising out of a separation agreement or divorce that you did not Is the claim subject to offset? report as priority claims Debts to pension or profit-sharing plans, and other similar debts ■ No ■ Other. Specify deficiency balance 2011 Ford Fusion, ☐ Yes 4.1 **Kohls Payment Center** 6179 \$512.00 Last 4 digits of account number 2 Nonpriority Creditor's Name PO Box 2983 When was the debt incurred? Milwaukee, WI 53201-2983 Number Street City State Zip Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. ■ Debtor 1 only ☐ Contingent Debtor 2 only ■ Unliquidated ☐ Debtor 1 and Debtor 2 only ☐ Disputed Type of NONPRIORITY unsecured claim: At least one of the debtors and another ☐ Student loans ☐ Check if this claim is for a community debt ☐ Obligations arising out of a separation agreement or divorce that you did not Is the claim subject to offset? report as priority claims ☐ Debts to pension or profit-sharing plans, and other similar debts ■ No ■ Other. Specify store credit card ☐ Yes 4.1 Medical Group of the Carolinas 6580 \$128.00 Last 4 digits of account number 3 Nonpriority Creditor's Name P.O. Box 2168 When was the debt incurred? Spartanburg, SC 29304 Number Street City State Zip Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. ■ Debtor 1 only ☐ Contingent Debtor 2 only ☐ Unliquidated ☐ Debtor 1 and Debtor 2 only ☐ Disputed Type of NONPRIORITY unsecured claim: ☐ At least one of the debtors and another

debt

■ No ☐ Yes ☐ Student loans

report as priority claims

Other. Specify medical

 $\hfill\square$ Obligations arising out of a separation agreement or divorce that you did not

 \square Debts to pension or profit-sharing plans, and other similar debts

☐ Check if this claim is for a community

Is the claim subject to offset?

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Document Page 24 of 59 Debtor 1 Ruby Kate Greene Case number (if known) 4.1 **Medical Group of the Carolinas** 8401 \$118.00 Last 4 digits of account number 4 Nonpriority Creditor's Name P.O. Box 2168 When was the debt incurred? Spartanburg, SC 29304 Number Street City State Zip Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. ■ Debtor 1 only ☐ Contingent Debtor 2 only ■ Unliquidated Debtor 1 and Debtor 2 only ☐ Disputed Type of NONPRIORITY unsecured claim: At least one of the debtors and another ☐ Student loans ☐ Check if this claim is for a community debt ☐ Obligations arising out of a separation agreement or divorce that you did not Is the claim subject to offset? report as priority claims ■ No Debts to pension or profit-sharing plans, and other similar debts ■ Other. Specify medical ☐ Yes 4.1 **Navient** 4509 Unknown Last 4 digits of account number 5 Nonpriority Creditor's Name P.O. Box 9635 When was the debt incurred? Wilkes Barre, PA 18773-9635 Number Street City State Zip Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. ☐ Contingent ■ Debtor 1 only ■ Unliquidated Debtor 2 only ☐ Disputed ☐ Debtor 1 and Debtor 2 only Type of NONPRIORITY unsecured claim: At least one of the debtors and another Student loans ☐ Check if this claim is for a community debt ☐ Obligations arising out of a separation agreement or divorce that you did not Is the claim subject to offset? report as priority claims $\hfill\square$ Debts to pension or profit-sharing plans, and other similar debts ■ No ☐ Yes Other. Specify student loan 4.1 **Navient** \$3,000.00 Last 4 digits of account number Nonpriority Creditor's Name P.O. Box 9635 When was the debt incurred? 2018 Wilkes Barre, PA 18773-9635 Number Street City State Zip Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. ☐ Contingent ■ Debtor 1 only ■ Unliquidated Debtor 2 only

☐ Disputed Debtor 1 and Debtor 2 only Type of NONPRIORITY unsecured claim: ☐ At least one of the debtors and another Student loans ☐ Check if this claim is for a community debt \square Obligations arising out of a separation agreement or divorce that you did not Is the claim subject to offset? report as priority claims ■ No Debts to pension or profit-sharing plans, and other similar debts ☐ Yes Other. Specify in forebearance

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Document Page 25 of 59 Debtor 1 Ruby Kate Greene Case number (if known) 4.1 **NCB Management Services** 20 \$1,125.00 Last 4 digits of account number Nonpriority Creditor's Name 1 Allied Drive, #01 When was the debt incurred? Feasterville Trevose, PA 19053 Number Street City State Zip Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. ■ Debtor 1 only ☐ Contingent Debtor 2 only ■ Unliquidated Debtor 1 and Debtor 2 only ☐ Disputed Type of NONPRIORITY unsecured claim: At least one of the debtors and another ☐ Student loans ☐ Check if this claim is for a community debt ☐ Obligations arising out of a separation agreement or divorce that you did not Is the claim subject to offset? report as priority claims ■ No Debts to pension or profit-sharing plans, and other similar debts ■ Other. Specify collection ☐ Yes 4.1 **Oasis Settlement Loans** 3722 \$15,746.79 Last 4 digits of account number 8 Nonpriority Creditor's Name 9525 W. Bryn Mawr Ave., #900 When was the debt incurred? 2014 Des Plaines, IL 60018 Number Street City State Zip Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. ■ Debtor 1 only ☐ Contingent Debtor 2 only ■ Unliquidated ☐ Debtor 1 and Debtor 2 only ☐ Disputed Type of NONPRIORITY unsecured claim: At least one of the debtors and another ☐ Student loans ☐ Check if this claim is for a community debt ☐ Obligations arising out of a separation agreement or divorce that you did not Is the claim subject to offset? report as priority claims \square Debts to pension or profit-sharing plans, and other similar debts ■ No ■ Other. Specify personal loan ☐ Yes 4.1 One Main Financial 1574 \$1,718.00 Last 4 digits of account number 9 Nonpriority Creditor's Name **Cherrydale Point** When was the debt incurred? 3261 N. Pleasantburg Dr Greenville, SC 29609 Number Street City State Zip Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. ■ Debtor 1 only ☐ Contingent Debtor 2 only ☐ Unliquidated ☐ Debtor 1 and Debtor 2 only ☐ Disputed Type of NONPRIORITY unsecured claim: ☐ At least one of the debtors and another

debt

■ No ☐ Yes

■ Other. Specify personal loan

☐ Student loans

report as priority claims

 \square Obligations arising out of a separation agreement or divorce that you did not

 $\hfill\square$ Debts to pension or profit-sharing plans, and other similar debts

☐ Check if this claim is for a community

Is the claim subject to offset?

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Document Page 26 of 59 Debtor 1 Ruby Kate Greene Case number (if known) 4.2 **Palisades Collection LLC** V063 \$1,353.46 Last 4 digits of account number 0 Nonpriority Creditor's Name c/o Frederick Hanna & Assoc When was the debt incurred? 1427 Roswell Rd. Marietta, GA 30062 Number Street City State Zip Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. ■ Debtor 1 only ☐ Contingent Debtor 2 only ☐ Unliquidated Debtor 1 and Debtor 2 only ☐ Disputed Type of NONPRIORITY unsecured claim: At least one of the debtors and another ☐ Student loans ☐ Check if this claim is for a community debt ☐ Obligations arising out of a separation agreement or divorce that you did not Is the claim subject to offset? report as priority claims Debts to pension or profit-sharing plans, and other similar debts ■ No Judgement In the Superior Court of Marion, GA ☐ Yes Other. Specify 04CV063 4.2 5137 \$209.37 **Pelham Medical Center** Last 4 digits of account number Nonpriority Creditor's Name 205 Westmoreland Rd. When was the debt incurred? Greer, SC 29651 Number Street City State Zip Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. Debtor 1 only ☐ Contingent ■ Unliquidated Debtor 2 only Debtor 1 and Debtor 2 only ☐ Disputed Type of NONPRIORITY unsecured claim: At least one of the debtors and another ☐ Student loans ☐ Check if this claim is for a community debt \square Obligations arising out of a separation agreement or divorce that you did not Is the claim subject to offset? report as priority claims ■ No \square Debts to pension or profit-sharing plans, and other similar debts ☐ Yes medical Other. Specify 4.2 0052 **Pelham Medical Center** Last 4 digits of account number \$358.00 Nonpriority Creditor's Name 1001 North Pine Street When was the debt incurred? Spartanburg, SC 29306 Number Street City State Zip Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. ■ Debtor 1 only ☐ Contingent Debtor 2 only ■ Unliquidated Debtor 1 and Debtor 2 only ☐ Disputed Type of NONPRIORITY unsecured claim: ☐ At least one of the debtors and another

debt

■ No

☐ Yes

Other. Specify medical

 \square Obligations arising out of a separation agreement or divorce that you did not

 \square Debts to pension or profit-sharing plans, and other similar debts

☐ Student loans

report as priority claims

☐ Check if this claim is for a community

Is the claim subject to offset?

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Document Page 27 of 59 Debtor 1 Ruby Kate Greene Case number (if known) 4.2 Portfolio Recovery Associates, LLC 2534 \$1,854.42 Last 4 digits of account number 3 Nonpriority Creditor's Name P.O. Box 12903 When was the debt incurred? Norfolk, VA 23541 Number Street City State Zip Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. ■ Debtor 1 only ☐ Contingent Debtor 2 only ■ Unliquidated Debtor 1 and Debtor 2 only ☐ Disputed Type of NONPRIORITY unsecured claim: At least one of the debtors and another ☐ Student loans ☐ Check if this claim is for a community debt ☐ Obligations arising out of a separation agreement or divorce that you did not Is the claim subject to offset? report as priority claims Debts to pension or profit-sharing plans, and other similar debts ■ No ■ Other. Specify collection ☐ Yes 4.2 **Progressive Leasing** \$800.00 Last 4 digits of account number Nonpriority Creditor's Name 256 W. Data Dr. When was the debt incurred? 2/2019 Draper, UT 84020 Number Street City State Zip Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. ■ Debtor 1 only ☐ Contingent Debtor 2 only ■ Unliquidated ☐ Debtor 1 and Debtor 2 only ☐ Disputed Type of NONPRIORITY unsecured claim: At least one of the debtors and another ☐ Student loans ☐ Check if this claim is for a community debt ☐ Obligations arising out of a separation agreement or divorce that you did not Is the claim subject to offset? report as priority claims ☐ Debts to pension or profit-sharing plans, and other similar debts ■ No ■ Other. Specify financed store purchase ☐ Yes 4.2 **Progressive Physical Therapy** 1173 \$1.757.00 Last 4 digits of account number 5 Nonpriority Creditor's Name P.O. Box 63419 When was the debt incurred? Charlotte, NC 28263 Number Street City State Zip Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. ■ Debtor 1 only ☐ Contingent Debtor 2 only ☐ Unliquidated

☐ Debtor 1 and Debtor 2 only ☐ Disputed Type of NONPRIORITY unsecured claim: ☐ At least one of the debtors and another ☐ Student loans ☐ Check if this claim is for a community debt $\hfill\square$ Obligations arising out of a separation agreement or divorce that you did not Is the claim subject to offset? report as priority claims \square Debts to pension or profit-sharing plans, and other similar debts ■ No ☐ Yes Other. Specify medical

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Document Page 28 of 59 Debtor 1 Ruby Kate Greene Case number (if known) 4.2 **Snap Finance** \$800.00 Last 4 digits of account number 6 Nonpriority Creditor's Name PO Box 26561 2/2019 When was the debt incurred? Salt Lake City, UT 84126 Number Street City State Zip Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. ■ Debtor 1 only ☐ Contingent Debtor 2 only ■ Unliquidated Debtor 1 and Debtor 2 only ☐ Disputed Type of NONPRIORITY unsecured claim: At least one of the debtors and another ☐ Student loans ☐ Check if this claim is for a community debt ☐ Obligations arising out of a separation agreement or divorce that you did not Is the claim subject to offset? report as priority claims Debts to pension or profit-sharing plans, and other similar debts ■ No ■ Other. Specify store finance ☐ Yes 4.2 St. Francis Eastside Hospital 0298 \$831.50 Last 4 digits of account number Nonpriority Creditor's Name **Shafer Law Firm** When was the debt incurred? 300 River Edge Parkway, Ste 590 Atlanta, GA 30328 Number Street City State Zip Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. ■ Debtor 1 only ☐ Contingent Debtor 2 only ☐ Unliquidated Debtor 1 and Debtor 2 only ☐ Disputed Type of NONPRIORITY unsecured claim: ☐ At least one of the debtors and another ☐ Student loans ☐ Check if this claim is for a community debt ☐ Obligations arising out of a separation agreement or divorce that you did not Is the claim subject to offset? report as priority claims ■ No $\hfill\square$ Debts to pension or profit-sharing plans, and other similar debts ☐ Yes ■ Other. Specify medical 4.2 Upstate Carolina Radiology P922 \$132.00 Last 4 digits of account number 8 Nonpriority Creditor's Name **Receivable Management Group** When was the debt incurred? 2901 University Ave., #29 Columbus, GA 31907 Number Street City State Zip Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. ■ Debtor 1 only ☐ Contingent Debtor 2 only ■ Unliquidated ☐ Debtor 1 and Debtor 2 only ☐ Disputed Type of NONPRIORITY unsecured claim: ☐ At least one of the debtors and another

debt

■ No

☐ Yes

■ Other. Specify medical

 \square Obligations arising out of a separation agreement or divorce that you did not

 $\hfill\square$ Debts to pension or profit-sharing plans, and other similar debts

☐ Student loans

report as priority claims

☐ Check if this claim is for a community

Is the claim subject to offset?

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Ruby Kate Greene			Case number (if known)	

Deptoi	Ruby Rate Greene	Case number (il known)	
4.2 9	Upstate Carolina Radiology	Last 4 digits of account number R4CK	\$45.00
	Nonpriority Creditor's Name Receivable Management Group 2901 University Ave., #29 Columbus, GA 31907	When was the debt incurred?	
	Number Street City State Zip Code Who incurred the debt? Check one.	As of the date you file, the claim is: Check all that apply	
	Debtor 1 only	☐ Contingent	
	☐ Debtor 2 only	☐ Unliquidated	
	☐ Debtor 1 and Debtor 2 only	☐ Disputed	
	☐ At least one of the debtors and another	Type of NONPRIORITY unsecured claim:	
	☐ Check if this claim is for a community	☐ Student loans	
	debt Is the claim subject to offset?	\square Obligations arising out of a separation agreement or divorce that you did not report as priority claims	
	■ No	☐ Debts to pension or profit-sharing plans, and other similar debts	
	Yes	Other. Specify medical	
4.3	Village Hospital Nonpriority Creditor's Name	Last 4 digits of account number 0069	\$1,401.00
	1001 N. Pine St Spartanburg, SC 29303	When was the debt incurred?	
	Number Street City State Zip Code	As of the date you file, the claim is: Check all that apply	
	Who incurred the debt? Check one.		
	■ Debtor 1 only	☐ Contingent	
	☐ Debtor 2 only	☐ Unliquidated	
	☐ Debtor 1 and Debtor 2 only	☐ Disputed	
	\square At least one of the debtors and another	Type of NONPRIORITY unsecured claim:	
	\square Check if this claim is for a community	Student loans	
	debt Is the claim subject to offset?	Obligations arising out of a separation agreement or divorce that you did not report as priority claims	
	No	Debts to pension or profit-sharing plans, and other similar debts	
	Yes	Other. Specify medical	
4.3	Village Hospital	Last 4 digits of account number 0027	\$150.00
	Nonpriority Creditor's Name 1001 N. Pine St	When was the debt incurred?	
	Spartanburg, SC 29303 Number Street City State Zip Code Who incurred the debt? Check one.	As of the date you file, the claim is: Check all that apply	
	■ Debtor 1 only	Continued	
	Debtor 2 only	☐ Contingent	
	Debtor 1 and Debtor 2 only	☐ Unliquidated ☐ Disputed	
	At least one of the debtors and another	Type of NONPRIORITY unsecured claim:	
	☐ Check if this claim is for a community	☐ Student loans	
	debt Is the claim subject to offset?	☐ Obligations arising out of a separation agreement or divorce that you did not report as priority claims	
	■ No	☐ Debts to pension or profit-sharing plans, and other similar debts	
	□Yes	■ Other. Specify medical	

Part 3: List Others to Be Notified About a Debt That You Already Listed

^{5.} Use this page only if you have others to be notified about your bankruptcy, for a debt that you already listed in Parts 1 or 2. For example, if a collection agency is trying to collect from you for a debt you owe to someone else, list the original creditor in Parts 1 or 2, then list the collection agency here. Similarly, if you have more than one creditor for any of the debts that you listed in Parts 1 or 2, list the additional creditors here. If you do not have additional persons to be notified for any debts in Parts 1 or 2, do not fill out or submit this page.

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Debtor 1 Ruby Kate Greene		Case number (if known)
Name and Address	On which entry in Part 1 or Part 2 did	d you list the original creditor?
Applied Business Services, inc.	Line 4.10 of (Check one):	☐ Part 1: Creditors with Priority Unsecured Claims
617 Soundside Rd Edenton, NC 27932		■ Part 2: Creditors with Nonpriority Unsecured Claims
Luciton, No 21932	Last 4 digits of account number	
Name and Address	On which entry in Part 1 or Part 2 did	
Exeter Finance LLC P.O. Box 166097	Line 4.11 of (Check one):	Part 1: Creditors with Priority Unsecured Claims
Irving, TX 75016		■ Part 2: Creditors with Nonpriority Unsecured Claims
	Last 4 digits of account number	1059
Name and Address	On which entry in Part 1 or Part 2 did	,
Frederick J. Hanna & Associates	Line 4.20 of (<i>Check one</i>):	Part 1: Creditors with Priority Unsecured Claims
Attorneys at Law 1427 Roswell Road		■ Part 2: Creditors with Nonpriority Unsecured Claims
Marietta, GA 30062		
	Last 4 digits of account number	
Name and Address	On which entry in Part 1 or Part 2 did	,
National General Insurance Marketing	Line 4.9 of (Check one):	Part 1: Creditors with Priority Unsecured Claims
P.O. Box 1080		■ Part 2: Creditors with Nonpriority Unsecured Claims
Freeport, IL 61032	Last Addition of a second according	
	Last 4 digits of account number	
Name and Address	On which entry in Part 1 or Part 2 did	
Scott & Associates, PC P.O. Box 80416	Line 4.23 of (<i>Check one</i>):	☐ Part 1: Creditors with Priority Unsecured Claims
Charleston, SC 29416-0416		Part 2: Creditors with Nonpriority Unsecured Claims
·	Last 4 digits of account number	
Name and Address	On which entry in Part 1 or Part 2 did	· ·
Synergetic Communications 5450 N W Central #220	Line 4.11 of (<i>Check one</i>):	Part 1: Creditors with Priority Unsecured Claims
Houston, TX 77092		■ Part 2: Creditors with Nonpriority Unsecured Claims
	Last 4 digits of account number	
Name and Address	On which entry in Part 1 or Part 2 did	d you list the original creditor?
W. S. Badcock Corp	Line 4.4 of (Check one):	Part 1: Creditors with Priority Unsecured Claims
205 NW 2nd St Mulberry, FL 33860		■ Part 2: Creditors with Nonpriority Unsecured Claims
	Last 4 digits of account number	

Part 4: Add the Amounts for Each Type of Unsecured Claim

6. Total the amounts of certain types of unsecured claims. This information is for statistical reporting purposes only. 28 U.S.C. §159. Add the amounts for each type of unsecured claim.

					Total Claim
	6a.	Domestic support obligations	6a.	\$	0.00
Total claims					
from Part 1	6b.	Taxes and certain other debts you owe the government	6b.	\$	0.00
	6c.	Claims for death or personal injury while you were intoxicated	6c.	\$	0.00
	6d.	Other. Add all other priority unsecured claims. Write that amount here.	6d.	\$	0.00
	6e.	Total Priority. Add lines 6a through 6d.	6e.	\$	0.00
					Total Claim
	6f.	Student loans	6f.	\$	3,000.00
Total claims					
from Part 2	6g.	Obligations arising out of a separation agreement or divorce that	6g.	\$	0.00
	6h.	you did not report as priority claims Debts to pension or profit-sharing plans, and other similar debts	6h.	\$	0.00
	6i.	Other. Add all other nonpriority unsecured claims. Write that amount	6i.	· —	
		here.		\$	42,288.61

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Debtor 1 Ruby Kate Greene

Total Nonpriority. Add lines 6f through 6i.

6j. \$ 45,288.61 Case 19-04865-hb Doc 1 Filed 09/16/19 Entered 09/16/19 11:11:04 Desc Main Document Page 32 of 59

Fill in this information to identify your case:					
Debtor 1	Ruby Kate Green	e			
	First Name	Middle Name	Last Name		
Debtor 2					
(Spouse if, filing)	First Name	Middle Name	Last Name		
United States Ba	ankruptcy Court for the:	DISTRICT OF SOUTH	CAROLINA		
Case number (if known)					☐ Check if this is an
					amended filing

Official Form 106G

Schedule G: Executory Contracts and Unexpired Leases

12/15

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, copy the additional page, fill it out, number the entries, and attach it to this page. On the top of any additional pages, write your name and case number (if known).

- 1. Do you have any executory contracts or unexpired leases?
 - ☐ No. Check this box and file this form with the court with your other schedules. You have nothing else to report on this form.
 - Yes. Fill in all of the information below even if the contacts of leases are listed on Schedule A/B:Property (Official Form 106 A/B).
- List separately each person or company with whom you have the contract or lease. Then state what each contract or lease is for (for example, rent, vehicle lease, cell phone). See the instructions for this form in the instruction booklet for more examples of executory contracts and unexpired leases.

Person or company with whom you have the contract or lease Name, Number, Street, City, State and ZIP Code

State what the contract or lease is for

2.1 C, Dan Joinoer

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		Docume	ent Page 33 d	1 59	
Fill in this	information to identify your	case:			
Debtor 1	Ruby Kate Green	0			
DODIOI 1	First Name	Middle Name	Last Name		
Debtor 2					
(Spouse if, filing	g) First Name	Middle Name	Last Name		
United Stat	es Bankruptcy Court for the:	DISTRICT OF SOUTH	CAROLINA		
Case numb	per				
(if known)					☐ Check if this is an
					amended filing
Official	Form 106H				
Sched	ule H: Your Cod	ebtors			12/15
					.2,.0
our name	and case number (if known) you have any codebtors? (If	. Answer every question	i.		any Additional Pages, write
1. Do y	ou nave any codeptors? (If	you are filing a joint case,	do not list either spouse	as a codeptor.	
■ No □ Yes					
Arizona No.	nin the last 8 years, have you a, California, Idaho, Louisiana, Go to line 3. . Did your spouse, former spou	Nevada, New Mexico, Pu	ierto Rico, Texas, Wash		ates and territories include
in line Form 1	2 again as a codebtor only i	f that person is a guaran	tor or cosigner. Make	sure you have listed the c	ith you. List the person shown reditor on Schedule D (Official ledule E/F, or Schedule G to fill
	Column 1: Your codebtor lame, Number, Street, City, State and Zi	P Code		Column 2: The creditor Check all schedules the	or to whom you owe the debt apply:
3.1				☐ Schedule D. line	
	Name			□ Schedule E/F, line	
				☐ Schedule G, line	
	Number Street City	State	ZIP Code		
3.2				☐ Schedule D, line	
	Name			☐ Schedule E/F, line	
				☐ Schedule G, line	_
	Number Street			_	
	City	State	ZIP Code		

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E		· · · · · · · · · · · · · · · · · · ·					ı				
	in this information to identifute btor 1 Ruby	/ Kate G									
1 -	btor 2 ouse, if filing)	'				_					
Un	ited States Bankruptcy Cou	ırt for the:	DISTRICT OF SOUTH	I CAROLINA							
	se number nown)						□ A □ A		ed filing ent showin	g postpetition ollowing date:	
0	fficial Form 106	<u> </u>					M	IM / DD/ Y	YYYY		
S	chedule I: You	r Inco	ome								12/1
atta	rt 1: Describe Employment	is form. (imber (if	known). A	inswer every	
	information.			□ Employed				Debtor 2 or non-filing spouse ☐ Employed			
	If you have more than on attach a separate page w information about addition employers.	vith	Employment status	■ Not employed				☐ Not employed			
	Include part-time, season self-employed work.	nal, or	Occupation Employer's name								
	Occupation may include sor homemaker, if it applies		Employer's address								
			How long employed th	nere?				_			
Pa	rt 2: Give Details Ab	out Mon	thly Income								
	imate monthly income as use unless you are separat		ate you file this form. If y	ou have nothing to re	eport for	any	line, write	\$0 in the	space. Inc	clude your no	n-filing
•	ou or your non-filing spouse re space, attach a separate			mbine the informatio	n for all e	empl	oyers for	that perso	on on the li	nes below. If	you need
							For Dek	otor 1		btor 2 or ng spouse	
2.	List monthly gross wag deductions). If not paid n				2.	\$		0.00	\$	N/A	
3.	Estimate and list month	nly overti	me pay.		3.	+\$		0.00	+\$	N/A	
4.	Calculate gross Income	. Add lin	e 2 + line 3.		4.	\$		0.00	\$	N/A	

Official Form 106I Schedule I: Your Income page 1

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Deb	tor 1	Ruby Kate Greene	_	C	Case	number (if known)				
					For	Debtor 1		Debtor		
	Cop	y line 4 here	4.		\$_	0.00	\$		N/A	_
5.	List	all payroll deductions:								
٥.	5a.	Tax, Medicare, and Social Security deductions	5a		\$	0.00	\$		N/A	
	5a. 5b.	Mandatory contributions for retirement plans	5b		\$ -	0.00	\$ -		N/A N/A	_
	5c.	Voluntary contributions for retirement plans	5c		\$ -	0.00	\$ -		N/A	_
	5d.	Required repayments of retirement fund loans	5d		\$ -	0.00	\$_		N/A	_
	5e.	Insurance	5e		<u>*</u> -	0.00	\$-		N/A	_
	5f.	Domestic support obligations	5f.		<u>\$</u> _	0.00	\$-		N/A	_
	5g.	Union dues	5g		\$	0.00	\$_		N/A	_
	5h.	Other deductions. Specify:	_		<u>*</u> -		+ \$-		N/A	
6.		the payroll deductions. Add lines 5a+5b+5c+5d+5e+5f+5g+5h.	_ 6.		* \$	0.00	* *		N/A	_
					· —		· —			_
7.	Cai	culate total monthly take-home pay. Subtract line 6 from line 4.	7.		\$_	0.00	\$_		N/A	-
8.	List 8a.	all other income regularly received: Net income from rental property and from operating a business, profession, or farm Attach a statement for each property and business showing gross receipts, ordinary and necessary business expenses, and the total monthly net income.	8a	a.	\$	0.00	\$		N/A	
	8b.	Interest and dividends	8b		<u>\$</u> -	0.00	\$ -		N/A	_
	8c.	Family support payments that you, a non-filing spouse, or a dependent regularly receive Include alimony, spousal support, child support, maintenance, divorce settlement, and property settlement.			*_ \$	0.00	\$		N/A	_
	8d.	Unemployment compensation	8d	i.	$\$^-$	0.00	\$_		N/A	
	8e.	Social Security	8e) .	\$	1,202.00	\$		N/A	_
	8f.	Other government assistance that you regularly receive Include cash assistance and the value (if known) of any non-cash assistance that you receive, such as food stamps (benefits under the Supplemental Nutrition Assistance Program) or housing subsidies. Specify:	8f.		\$	0.00	\$_		N/A	_
	8g.	Pension or retirement income	8g		\$_	0.00	\$_		N/A	_
	8h.	Other monthly income. Specify: sons contribution	8n	1.+	\$_	100.00	+ \$_		N/A	_
9.	Add	all other income. Add lines 8a+8b+8c+8d+8e+8f+8g+8h.	9.	\$	<u> </u>	1,302.00	\$_		N/A	4
10	Cal	culate monthly income. Add line 7 + line 9.	10.	\$		1,302.00 + \$		N/A	= \$	1,302.00
10.		the entries in line 10 for Debtor 1 and Debtor 2 or non-filing spouse.	10.	Ψ_		1,302.00 τ ψ_		11//		1,302.00
11. State all other regular contributions to the expenses that you list in Schedule J. Include contributions from an unmarried partner, members of your household, your dependents, your roommates, and other friends or relatives. Do not include any amounts already included in lines 2-10 or amounts that are not available to pay expenses listed in Sche Specify:									e J. +\$	0.00
12.		the amount in the last column of line 10 to the amount in line 11. The rese that amount on the Summary of Schedules and Statistical Summary of Certainies						12.	\$	1,302.00
13.	Do	you expect an increase or decrease within the year after you file this form	?						Combine month!	ned ly income
		No.								
		Yes Explain:								

Official Form 106l Schedule I: Your Income page 2

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Debtor 1 Ruby Kate Greene Chock if this is: An amended filing Amended fili	Fill	in this informat	tion to identify yo	our case:			1			
An amended filling An appelment showing postpellion chapter (Spouse, if filling) An appelment showing postpellion chapter (13 expenses as of the following date: MM / DD / YYYYY							Check	c if this is:		
Spouse, if filing 13 expenses as of the following date:	Ruby Kate Greene									
United States Bankruptey Court for the: DISTRICT OF SOUTH CAROLINA Case number (It known) District Distr										r
Case number (It known) Common							_	·		
Official Form 106J Schedule J: Your Expenses Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information, if more space is needed, attach another sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question. Part I: Describe Your Household Is this a joint case? No. Go to line 2. Yes. Does Debtor 2 live in a separate household? No Do not list Debtor 2 must file Official Form 106J-2, Expenses for Separate Household of Debtor 2. Do you have dependents? Do not state the dependent seach dependent	Unit	ed States Bankr	uptcy Court for the:	DISTRI	CT OF SOUTH CAROLIN	IA .	ľ	MM / DD / YYYY		
Official Form 106J Schedule J: Your Expenses Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, attach another sheet to this form. On the top of any additional pages, write your name and case number (if known), Answer every question. Part I: Describe Your Household 1. Is this a joint case? No. Go to line 2. Yes. Does Debtor 2 live in a separate household? Yes. Debtor 2 must file Official Form 106J-2, Expenses for Separate Household of Debtor 2. Do not list Debtor 1 and Debtor 2 must file Official Form 106J-2, Expenses for Separate Household of Debtor 2. Do not list Debtor 1 and Debtor 2 must file Official Form 106J-2, Expenses for Separate Household of Debtor 2. Do not state the dependents? Do not state the dependents names. Grandson I Describe the with your expenses include expenses of people other than yourself and your dependents? No Yes Stiff Leave the board of Debtor 1 and Debtor 1 and Debtor 1 and Debtor 1 or Debtor 2. Part 2: Estimate Your Ongoing Monthly Expenses Estimate Your Ongoing Monthly Expenses Estimate your expenses as of your bankruptcy filing date unless you are using this form as a supplement in a Chapter 13 case to report expenses as of a date after the bankruptcy filing date unless you are using this form as a supplement in a Chapter 13 case to report expenses as of a date after the bankruptcy filing date unless you are using this form as a supplement in a Chapter 13 case to report expenses as of a date after the bankruptcy filing date unless you are using this form as a supplement in a Chapter 13 case to report expenses as of a date after the bankruptcy filing date unless you are using this form as a supplement in a Chapter 13 case to report expenses as of a date after the bankruptcy filing date unless you are using this form as a supplement in a Chapter 13 case to report expenses as of a date after the bankruptcy filing date unless you are using this f	1									
Schedule J: Your Expenses Be as complete and accurate as possible. If two married people are filling together, both are equally responsible for supplying correct information, if more space is needed, attach another sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question. Ratt Describe Your Household	(IT K	nown)								
Schedule J: Your Expenses Be as complete and accurate as possible. If two married people are filling together, both are equally responsible for supplying correct information, if more space is needed, attach another sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question. Ratt Describe Your Household	0	fficial Fo	rm 106J							
Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, attach another sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question. Restrict				Expen	ses				12	2/15
No. Go to line 2. No. Boto line 2. No. Botor 2 must file Official Form 106J-2, Expenses for Separate Household of Debtor 2.	Be info	as complete a	and accurate as ore space is ne	possible. eded, atta	If two married people a ch another sheet to this				r supplying correct	
No. Go to line 2. Yes. Does Debtor 2 live in a separate household? No Do you have dependents? No Do not list Debtor 1 and Debtor 2. Do not list Debtor 1 and Debtor 2. Do not state the dependents names. Fill out this information for each dependent				hold						
Yes. Does Debtor 2 live in a separate household? No	١.									
Yes. Debtor 2 must file Official Form 106J-2, Expenses for Separate Household of Debtor 2. 2. Do you have dependents? No Do not list Debtor 1 and Debtor 2. Do not state the dependents names. Fill out this information for each dependent		_		n a separa	ate household?					
2. Do you have dependents?		□ No	0							
Do not list Debtor 1 and Debtor 2. Do not state the dependents names. Does dependent seach dependent		☐ Ye	es. Debtor 2 mus	t file Officia	al Form 106J-2, <i>Expense</i>	s for Separate House	ehold of Debto	or 2.		
Debtor 2. Debtor 2. Debtor 1 or Debtor 2 age live with you? No No Yes No Yes No No Yes	2.	Do you have	dependents?	□ No						
dependents names. Grandson 1			ebtor 1 and	Yes.				•		
3. Do your expenses include expenses of people other than yourself and your dependents? Patt 2:		Do not state	the						□ No	
3. Do your expenses include expenses of people other than yourself and your dependents? Part 2: Estimate Your Ongoing Monthly Expenses Estimate your expenses as of your bankruptcy filing date unless you are using this form as a supplement in a Chapter 13 case to report expenses as of a date after the bankruptcy filing date unless you are using this form as a supplement in a Chapter 13 case to report expenses as of a date after the bankruptcy is filed. If this is a supplemental Schedule J, check the box at the top of the form and fill in the applicable date. Include expenses paid for with non-cash government assistance if you know the value of such assistance and have included it on Schedule I: Your Income (Official Form 106I.) 4. The rental or home ownership expenses for your residence. Include first mortgage payments and any rent for the ground or lot. If not included in line 4: 4a. Real estate taxes 4a. \$ 0.00 4b. \$ 0.00 4c. Home maintenance, repair, and upkeep expenses 4c. \$ 0.00 4d. Homeowner's association or condominium dues 4d. \$ 0.00		dependents i	names.			Grandson		1		
3. Do your expenses include expenses of people other than yourself and your dependents? Part 2: Estimate Your Ongoing Monthly Expenses										
3. Do your expenses include expenses of people other than yourself and your dependents? Part 2: Estimate Your Ongoing Monthly Expenses Estimate your expenses as of your bankruptcy filing date unless you are using this form as a supplement in a Chapter 13 case to report expenses as of a date after the bankruptcy is filed. If this is a supplemental Schedule J, check the box at the top of the form and fill in the applicable date. Include expenses paid for with non-cash government assistance if you know the value of such assistance and have included it on Schedule I: Your Income (Official Form 106L) 4. The rental or home ownership expenses for your residence. Include first mortgage payments and any rent for the ground or lot. If not included in line 4: 4a. Real estate taxes 4a. \$ 0.00 4b. Property, homeowner's, or renter's insurance 4c. \$ 0.00 4d. Homeowner's association or condominium dues 4d. \$ 0.00										
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expenses of people other than yourself and your dependents? Part 2:	3.	Do your exp	enses include		No				□ res	
Estimate your expenses as of your bankruptcy filing date unless you are using this form as a supplement in a Chapter 13 case to report expenses as of a date after the bankruptcy is filed. If this is a supplemental <i>Schedule J</i> , check the box at the top of the form and fill in the applicable date. Include expenses paid for with non-cash government assistance if you know the value of such assistance and have included it on <i>Schedule I: Your Income</i> (Official Form 106L) 4. The rental or home ownership expenses for your residence. Include first mortgage payments and any rent for the ground or lot. 4. \$ 600.00 If not included in line 4: 4a. Real estate taxes 4b. Property, homeowner's, or renter's insurance 4c. Home maintenance, repair, and upkeep expenses 4d. \$ 0.00 4d. Homeowner's association or condominium dues				han $_{f \Box}$						
Estimate your expenses as of your bankruptcy filing date unless you are using this form as a supplement in a Chapter 13 case to report expenses as of a date after the bankruptcy is filed. If this is a supplemental <i>Schedule J</i> , check the box at the top of the form and fill in the applicable date. Include expenses paid for with non-cash government assistance if you know the value of such assistance and have included it on <i>Schedule I: Your Income</i> (Official Form 106L) 4. The rental or home ownership expenses for your residence. Include first mortgage payments and any rent for the ground or lot. 4. \$ 600.00 If not included in line 4: 4a. Real estate taxes 4b. Property, homeowner's, or renter's insurance 4c. Home maintenance, repair, and upkeep expenses 4d. \$ 0.00 4d. Homeowner's association or condominium dues	Par	t 2: Estima	ate Your Ongoi	na Monthi	v Evnenses					
the value of such assistance and have included it on Schedule I: Your Income (Official Form 106L) 4. The rental or home ownership expenses for your residence. Include first mortgage payments and any rent for the ground or lot. If not included in line 4: 4a. Real estate taxes 4b. Property, homeowner's, or renter's insurance 4c. Home maintenance, repair, and upkeep expenses 4d. \$ 0.00 4d. Homeowner's association or condominium dues	Est	imate your ex enses as of a	penses as of yo	our bankrı	ptcy filing date unless					
the value of such assistance and have included it on Schedule I: Your Income (Official Form 106L) 4. The rental or home ownership expenses for your residence. Include first mortgage payments and any rent for the ground or lot. If not included in line 4: 4a. Real estate taxes 4b. Property, homeowner's, or renter's insurance 4c. Home maintenance, repair, and upkeep expenses 4d. \$ 0.00 4d. Homeowner's association or condominium dues	Inc	lude expense	s naid for with r	non-cash (novernment assistance	if you know				
4. The rental or home ownership expenses for your residence. Include first mortgage payments and any rent for the ground or lot. If not included in line 4: 4a. Real estate taxes 4b. Property, homeowner's, or renter's insurance 4c. Home maintenance, repair, and upkeep expenses 4d. \$ 0.00 4d. Homeowner's association or condominium dues	the	value of such	n assistance and					Vour over	nese	
payments and any rent for the ground or lot. If not included in line 4: 4a. Real estate taxes 4b. Property, homeowner's, or renter's insurance 4c. Home maintenance, repair, and upkeep expenses 4d. Homeowner's association or condominium dues 4. \$ 600.00 4a. \$ 0.00 4b. \$ 0.00 4c. Homeowner's association or condominium dues 4d. \$ 0.00	(Ot	ficial Form 10	6l.)					Tour expe	:11562	
4a.Real estate taxes4a. \$4b.Property, homeowner's, or renter's insurance4b. \$4c.Home maintenance, repair, and upkeep expenses4c. \$4d.Homeowner's association or condominium dues4d. \$	4.				•	Include first mortgage			600.00	
 4b. Property, homeowner's, or renter's insurance 4c. Home maintenance, repair, and upkeep expenses 4d. Homeowner's association or condominium dues 4d. \$ 0.00 4d. \$ 0.00 		If not includ	ed in line 4:							
 4b. Property, homeowner's, or renter's insurance 4c. Home maintenance, repair, and upkeep expenses 4d. Homeowner's association or condominium dues 4d. \$ 0.00 4d. \$ 0.00 		4a. Real e	state taxes				4a. \$		0.00	
4d. Homeowner's association or condominium dues 4d. \$ 0.00		4b. Proper	rty, homeowner's							
	5.					ome equity loans	4d. \$ 5. \$		0.00	

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Debtor 1	Ruby Kate Greene	Case num	ber (if known)	
6. Utiliti e	es:			
	Electricity, heat, natural gas	6a.	\$	0.00
	Water, sewer, garbage collection	6b.		49.00
	Telephone, cell phone, Internet, satellite, and cable services	6c.	·	115.00
	Other. Specify:	6d.	·	0.00
	and housekeeping supplies	7.	\$	80.00
	care and children's education costs	8.	\$	0.00
	ing, laundry, and dry cleaning	9.		0.00
	onal care products and services	10.		
	•	10.		45.00
	cal and dental expenses	11.	a	20.00
	portation. Include gas, maintenance, bus or train fare. t include car payments.	12.	\$	80.00
	tainment, clubs, recreation, newspapers, magazines, and books	13.	·	0.00
	table contributions and religious donations	14.	·	0.00
5. Insura	-	14.	Ψ	0.00
	t include insurance deducted from your pay or included in lines 4 or 20.			
	Life insurance	15a.	\$	0.00
	Health insurance	15b.		132.00
	Vehicle insurance	15c.	·	391.00
	Other insurance. Specify:	15d.	·	0.00
	5. Do not include taxes deducted from your pay or included in lines 4 or 20.		Ψ	0.00
Specif		16.	2	0.00
•	Iment or lease payments:		Ψ	0.00
	Car payments for Vehicle 1	17a.	\$	0.00
	Car payments for Vehicle 2	17b.	·	0.00
	Other. Specify:	17c.	·	0.00
	Other. Specify:	17d.	·	0.00
	payments of alimony, maintenance, and support that you did not report as		Ψ	0.00
	cted from your pay on line 5, Schedule I, Your Income (Official Form 106I).	18.	\$	0.00
	payments you make to support others who do not live with you.		\$	0.00
Specif		19.	,	
	real property expenses not included in lines 4 or 5 of this form or on Sche	-	our Income.	
	Mortgages on other property	20a.		0.00
20b.	Real estate taxes	20b.	\$	0.00
20c.	Property, homeowner's, or renter's insurance	20c.	\$	0.00
	Maintenance, repair, and upkeep expenses	20d.	\$	0.00
	Homeowner's association or condominium dues	20e.	·	0.00
	: Specify:	21.	·	0.00
511161	. ороону.		· Ψ	0.00
	late your monthly expenses			
22a. A	Add lines 4 through 21.		\$	1,512.00
22b. C	Copy line 22 (monthly expenses for Debtor 2), if any, from Official Form 106J-2		\$	
22c. A	add line 22a and 22b. The result is your monthly expenses.		\$	1,512.00
			· —	.,
	late your monthly net income.		_	
	Copy line 12 (your combined monthly income) from Schedule I.	23a.	·	1,302.00
23b.	Copy your monthly expenses from line 22c above.	23b.	-\$	1,512.00
_				
	Subtract your monthly expenses from your monthly income.	220	\$	-210.00
	The result is your monthly net income.	23c.	Ψ	210.00
24. Do yo	ou expect an increase or decrease in your expenses within the year after yo	u filo thio	form?	
	ample, do you expect to finish paying for your car loan within the year or do you expect you			se or decrease because of a
	cation to the terms of your mortgage?			
■ No	,			
- 110	s. Explain here:			

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F:11 : 41	to to form of our to the offerm				
	nis information to identify your				
Debtor 1	Ruby Kate Green	Middle Name	Last Name		
Debtor 2		Wilddle Name	Lastinaille		
(Spouse if,		Middle Name	Last Name		
United S	States Bankruptcy Court for the:	DISTRICT OF SOUTH	H CAROLINA		
Case nu	ımher				
(if known)					Check if this is an amended filing
Officia	al Form 106Dec				
Decl	laration About a	an Individua	I Debtor's So	hedules	12/15
years, or	s both. 18 U.S.C. §§ 152, 1341, 7	319, and 3371.			
Dic	l you pay or agree to pay some	one who is NOT an att	orney to help you fill out b	pankruptcy forms?	
	No				
	Yes. Name of person				uptcy Petition Preparer's Notice, und Signature (Official Form 119)
	der penalty of perjury, I declare they are true and correct.	that I have read the su	mmary and schedules file	ed with this declaration	and
Х	/s/ Ruby Kate Greene		X		
	Ruby Kate Greene Signature of Debtor 1		Signature of	Debtor 2	
	Date September 16, 2019		Date		

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Debto	or 1	Ruby Kate Gree	ne				
		First Name	Middle Name		Last Name		
Debto	or 2 e if, filing)	First Name	Middle Name		Last Name		
` '	, 0,	nkruptcy Court for the:	DISTRICT OF SOUTH	I CAROL	INA		
Office	J States Da	rikruptcy Court for the.	DISTRICT OF SOUTH	TOAROL	LINA		
Case (if know	number _						Check if this is an amended filing
		rm 107 of Financial	Affairs for Indiv	/idua	ils Filing for B	ankruptcy	4/1
inform	ation. If m		ible. If two married peop , attach a separate sheet stion.				
Part 1	Give D	Details About Your Ma	arital Status and Where Y	ou Live	ed Before		_
1. W	/hat is you	r current marital stati	us?				
] Married						
	Not mai	rried					
2. D	uring the l	ast 3 years, have you	lived anywhere other that	an wher	e you live now?		
] No						
		st all of the places you	lived in the last 3 years. Do	o not inc	lude where you live now	·.	
[Debtor 1 Pr	rior Address:	Dates Debto	r 1	Debtor 2 Prior Ad	dress:	Dates Debtor 2
	201 Emba	oov Dr	lived there From-To:				lived there
	291 Emba Fort Mill, \$	•	2018-2019		☐ Same as Debtor ′		☐ Same as Debtor 1 From-To:
-	318 Hansa Greer, SC		From-To: 2013-2018		☐ Same as Debtor ′		☐ Same as Debtor 1 From-To:
			ver live with a spouse or alifornia, Idaho, Louisiana,				itory? (Community property nd Wisconsin.)
	No						
	Yes. Ma	ake sure you fill out Sc	hedule H: Your Codebtors	(Official	Form 106H).		
Part 2	Explai	in the Sources of You	ır Income				
Fi	ill in the tota	al amount of income yo	mployment or from opera ou received from all jobs ar I have income that you rec	nd all bus	sinesses, including part-	time activities.	alendar years?
г] No	,					
	-	I in the details.					
			Debtor 1			Debtor 2	
			Sources of income	G	ross income	Sources of income	Gross income
			Check all that apply.	(be	refore deductions and colusions)	Check all that apply.	(before deductions and exclusions)

Official Form 107

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Page 40 of 59 Document Case number (if known) Debtor 1 Ruby Kate Greene

	Debtor 1		Debtor 2	
	Sources of income Check all that apply. Gross income (before deductions and exclusions) Wages, commissions, bonuses, tips \$7,200.00		Sources of income Check all that apply.	Gross income (before deductions and exclusions)
For last calendar year: (January 1 to December 31, 2018)			☐ Wages, commissions, bonuses, tips	
	☐ Operating a business		☐ Operating a business	
For the calendar year before that: (January 1 to December 31, 2017)	■ Wages, commissions, bonuses, tips	\$7,200.00	☐ Wages, commissions, bonuses, tips	
	☐ Operating a business		☐ Operating a business	
and other public benefit payments; public winnings. If you are filing a joint case List each source and the gross incoming No Yes. Fill in the details.	e and you have income that y	ou received together, list it o	nly once under Debtor 1.	id gambling and lottery
	5 17 7		D.L.	
	Debtor 1 Sources of income Describe below.	Gross income from each source (before deductions and exclusions)	Debtor 2 Sources of income Describe below.	Gross income (before deductions and exclusions)
From January 1 of current year until the date you filed for bankruptcy:	Social Security Disability	\$10,818.00		
For last calendar year: (January 1 to December 31, 2018)	Social Security Disability	\$14,424.00		
For the calendar year before that: (January 1 to December 31, 2017)	Social Security Disability	\$14,135.00		
Part 3: List Certain Payments You	Made Before You Filed for I	Bankruptcy		
		imer debts. Consumer debts	are defined in 11 U.S.C. § 10	11(8) as "incurred by an
	re you filed for bankruptcy, di		of \$6.825* or more?	

□ No. Go to line 7.

☐ Yes List below each creditor to whom you paid a total of \$6,825* or more in one or more payments and the total amount you paid that creditor. Do not include payments for domestic support obligations, such as child support and alimony. Also, do not include payments to an attorney for this bankruptcy case.

* Subject to adjustment on 4/01/22 and every 3 years after that for cases filed on or after the date of adjustment.

Yes. Debtor 1 or Debtor 2 or both have primarily consumer debts.

During the 90 days before you filed for bankruptcy, did you pay any creditor a total of \$600 or more?

No.

☐ Yes List below each creditor to whom you paid a total of \$600 or more and the total amount you paid that creditor. Do not include payments for domestic support obligations, such as child support and alimony. Also, do not include payments to an

attorney for this bankruptcy case.

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Debtor 1 Ruby Kate Greene

Document Page 41 of 59 Case number (if known)

Creditor's Name and Address

Dates of payment

Total amount paid

Amount you still owe

Was this payment for ...

Within 1 year before you filed for bankruptcy, did you make a payment on a debt you owed anyone who was an insider? Insiders include your relatives; any general partners; relatives of any general partners; partnerships of which you are a general partner; corporations of which you are an officer, director, person in control, or owner of 20% or more of their voting securities; and any managing agent, including one for a business you operate as a sole proprietor. 11 U.S.C. § 101. Include payments for domestic support obligations, such as child support and alimony. ■ No Yes. List all payments to an insider. **Insider's Name and Address Total amount** Dates of payment Amount you Reason for this payment paid still owe 8. Within 1 year before you filed for bankruptcy, did you make any payments or transfer any property on account of a debt that benefited an insider? Include payments on debts guaranteed or cosigned by an insider. No ☐ Yes. List all payments to an insider **Insider's Name and Address Total amount** Amount you Reason for this payment Dates of payment still owe Include creditor's name paid Part 4: Identify Legal Actions, Repossessions, and Foreclosures Within 1 year before you filed for bankruptcy, were you a party in any lawsuit, court action, or administrative proceeding? List all such matters, including personal injury cases, small claims actions, divorces, collection suits, paternity actions, support or custody modifications, and contract disputes. No Yes. Fill in the details. Case title Nature of the case Status of the case Court or agency Case number 10. Within 1 year before you filed for bankruptcy, was any of your property repossessed, foreclosed, garnished, attached, seized, or levied? Check all that apply and fill in the details below. No. Go to line 11. Yes. Fill in the information below. **Creditor Name and Address Describe the Property** Date Value of the property Explain what happened 11. Within 90 days before you filed for bankruptcy, did any creditor, including a bank or financial institution, set off any amounts from your accounts or refuse to make a payment because you owed a debt? Yes. Fill in the details. **Creditor Name and Address** Describe the action the creditor took Date action was Amount taken 12. Within 1 year before you filed for bankruptcy, was any of your property in the possession of an assignee for the benefit of creditors, a

12. Within 1 year before you filed for bankruptcy, was any of your property in the possession of an assignee for the benefit of creditors, a court-appointed receiver, a custodian, or another official?

No

☐ Yes

Case 19-04865-hb Doc 1 Filed 09/16/19 Entered 09/16/19 11:11:04 Page 42 of 59 Document Case number (if known) Debtor 1 Ruby Kate Greene Part 5: List Certain Gifts and Contributions 13. Within 2 years before you filed for bankruptcy, did you give any gifts with a total value of more than \$600 per person? ☐ Yes. Fill in the details for each gift. Gifts with a total value of more than \$600 Describe the gifts Dates you gave Value the gifts per person Person to Whom You Gave the Gift and Address: 14. Within 2 years before you filed for bankruptcy, did you give any gifts or contributions with a total value of more than \$600 to any charity? Yes. Fill in the details for each gift or contribution. Gifts or contributions to charities that total Describe what you contributed Dates you Value more than \$600 contributed **Charity's Name** Address (Number, Street, City, State and ZIP Code) Part 6: List Certain Losses Within 1 year before you filed for bankruptcy or since you filed for bankruptcy, did you lose anything because of theft, fire, other disaster, or gambling? No Yes. Fill in the details. Describe the property you lost and Describe any insurance coverage for the loss Date of your Value of property how the loss occurred loss Include the amount that insurance has paid. List pending insurance claims on line 33 of Schedule A/B: Property. 2 carot, yellow gold ring. Left \$800.00 none 7/2019 ring on piano at church and when I went back it was gone. The church looked for it and no one had seen it. Part 7: List Certain Payments or Transfers 16. Within 1 year before you filed for bankruptcy, did you or anyone else acting on your behalf pay or transfer any property to anyone you

consulted about seeking bankruptcy or preparing a bankruptcy petition?

Include any attorneys, bankruptcy petition preparers, or credit counseling agencies for services required in your bankruptcy.

No

Yes. Fill in the details.

Person Who Was Paid Address Email or website address Person Who Made the Payment, if Not You Description and value of any property transferred

Date payment or transfer was made

Amount of payment

17. Within 1 year before you filed for bankruptcy, did you or anyone else acting on your behalf pay or transfer any property to anyone who promised to help you deal with your creditors or to make payments to your creditors?

Do not include any payment or transfer that you listed on line 16.

Nο

Yes. Fill in the details.

Person Who Was Paid **Address**

Description and value of any property transferred

Date payment or transfer was made

Amount of payment

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Debtor 1 Ruby Kate Greene

 Within 2 years before you filed for bankruptcy, did you sell, trade, or otherwise transfer any property to anyone, other than prop transferred in the ordinary course of your business or financial affairs? Include both outright transfers and transfers made as security (such as the granting of a security interest or mortgage on your property). Described include gifts and transfers that you have already listed on this statement. No Yes. Fill in the details. 								
	Person Who Received Transfer Address Person's relationship to you	Description and value of property transferred		Describe any property or payments received or debts paid in exchange		Date transfer was made		
19.	Within 10 years before you filed for bankruptc beneficiary? (These are often called asset-prote		y property to a	self-settled	trust or similar device o	of which you are a		
	Yes. Fill in the details.							
	Name of trust	Description and v	alue of the prop	erty transfe	erred	Date Transfer was made		
Par	List of Certain Financial Accounts, Instr	ruments, Safe Deposit	Boxes, and Sto	orage Units				
20.	Within 1 year before you filed for bankruptcy, sold, moved, or transferred? Include checking, savings, money market, or houses, pension funds, cooperatives, associated No Yes. Fill in the details.	other financial accou	nts; certificates	of deposit;				
		ast 4 digits of account number	Type of account or instrument		Date account was closed, sold, noved, or transferred	Last balance before closing or transfer		
21.	Do you now have, or did you have within 1 year cash, or other valuables?	ar before you filed for	bankruptcy, an	y safe depo	sit box or other deposi	tory for securities,		
	No							
	Yes. Fill in the details.							
	Name of Financial Institution Address (Number, Street, City, State and ZIP Code)	Who else had acc Address (Number, S State and ZIP Code)			e contents	Do you still have it?		
22.	Have you stored property in a storage unit or	place other than your	home within 1	year before	you filed for bankruptc	y?		
	No							
	Yes. Fill in the details.							
	Name of Storage Facility Address (Number, Street, City, State and ZIP Code)	Who else has or h to it? Address (Number, S State and ZIP Code)		Describe th	e contents	Do you still have it?		
Par	t 9: Identify Property You Hold or Control fo	r Someone Else						
23.	Do you hold or control any property that some for someone.		ude any propert	y you borro	wed from, are storing fo	or, or hold in trust		
	■ No □ Yes. Fill in the details.							
	Owner's Name Address (Number, Street, City, State and ZIP Code)	Where is the prop (Number, Street, City, S Code)		Describe th	e property	Value		
Par	Part 10: Give Details About Environmental Information							

For the purpose of Part 10, the following definitions apply:

Environmental law means any federal, state, or local statute or regulation concerning pollution, contamination, releases of hazardous or

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Debtor 1 Ruby Kate Greene

toxic substances, wastes, or material into the air, land, soil, surface water, groundwater, or other medium, including statutes or regulations controlling the cleanup of these substances, wastes, or material.

- Site means any location, facility, or property as defined under any environmental law, whether you now own, operate, or utilize it or used to own, operate, or utilize it, including disposal sites.
- Hazardous material means anything an environmental law defines as a hazardous waste, hazardous substance, toxic substance,

Report all notices, releases, and proceedings that you know about, regardless of when they occurred. 24. Has any governmental unit notified you that you may be liable or potentially liable under or in violation of an envir. No Yes. Fill in the details. Name of site Address (Number, Street, City, State and ZIP Code) Code) Covernmental unit Address (Number, Street, City, State and ZIP Code) Covernmental unit Address (Number, Street, City, State and ZIP Code) No Yes. Fill in the details. Name of site Address (Number, Street, City, State and ZIP Code) Covernmental unit Address (Number, Street, City, State and ZIP Code) Covernmental unit Address (Number, Street, City, State and Know it	Date of notice								
No Yes. Fill in the details. Name of site Address (Number, Street, City, State and ZIP Code) 25. Have you notified any governmental unit of any release of hazardous material? No Yes. Fill in the details. Name of site Governmental unit Address (Number, Street, City, State and ZIP Code) Environmental law, if you know it Environmental law, if you	Date of notice								
☐ Yes. Fill in the details. Name of site Address (Number, Street, City, State and ZIP Code) Governmental unit Address (Number, Street, City, State and ZIP Code) Environmental law, if you know it 25. Have you notified any governmental unit of any release of hazardous material? ■ No Yes. Fill in the details. Name of site Governmental unit Environmental law, if you									
Address (Number, Street, City, State and ZIP Code) Address (Number, Street, City, State and ZIP Code) Address (Number, Street, City, State and ZIP Code) know it No Yes. Fill in the details. Name of site Governmental unit Environmental law, if you									
■ No □ Yes. Fill in the details. Name of site Governmental unit Environmental law, if you	Date of notice								
Yes. Fill in the details. Name of site Governmental unit Environmental law, if you	Date of notice								
	Date of notice								
ZIP Code)									
26. Have you been a party in any judicial or administrative proceeding under any environmental law? Include settlement	Have you been a party in any judicial or administrative proceeding under any environmental law? Include settlements and orders.								
■ No □ Yes. Fill in the details.									
Case Title Case Number Name Address (Number, Street, City, State and ZIP Code) Nature of the case	Status of the case								
Part 11: Give Details About Your Business or Connections to Any Business									
27. Within 4 years before you filed for bankruptcy, did you own a business or have any of the following connections to	to any business?								
A sole proprietor or self-employed in a trade, profession, or other activity, either full-time or part-time									
☐ A member of a limited liability company (LLC) or limited liability partnership (LLP)									
☐ A partner in a partnership	☐ A partner in a partnership								
☐ An officer, director, or managing executive of a corporation									
☐ An owner of at least 5% of the voting or equity securities of a corporation									
No. None of the above applies. Go to Part 12.									
☐ Yes. Check all that apply above and fill in the details below for each business.									
Business Name Describe the nature of the business Employer Identification nu Address Do not include Social Sec									
(Number, Street, City, State and ZIP Code) Name of accountant or bookkeeper Dates business existed	and named of the								
28. Within 2 years before you filed for bankruptcy, did you give a financial statement to anyone about your business? institutions, creditors, or other parties.	? Include all financial								
■ No □ Yes. Fill in the details below.									
Name Address (Number, Street, City, State and ZIP Code)									

Part 12: Sign Below

I have read the answers on this Statement of Financial Affairs and any attachments, and I declare under penalty of perjury that the answers Statement of Financial Affairs for Individuals Filing for Bankruptcy Official Form 107 page 6 Case 19-04865-hb Filed 09/16/19 Entered 09/16/19 11:11:04 Desc Main Doc 1 Page 45 of 59
Case number (if known) Document

Debtor 1 Ruby Kate Greene

are true and correct. I understand that making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.

/s/ Ru	uby Kate Greene	
Ruby Kate Greene Signature of Debtor 1		Signature of Debtor 2
Date	September 16, 201	9 Date
Did yo	u attach additional pag	ges to Your Statement of Financial Affairs for Individuals Filing for Bankruptcy (Official Form 107)?
■ No		
☐ Yes	3	
Did yo	u pay or agree to pay s	someone who is not an attorney to help you fill out bankruptcy forms?
■ No		
☐ Yes	s. Name of Person	. Attach the Bankruptcy Petition Preparer's Notice, Declaration, and Signature (Official Form 119).

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		200	rage to eres	
Fill in this infor	mation to identify your ca	se:		
Debtor 1	Ruby Kate Greene			-
	First Name	Middle Name	Last Name	
Debtor 2 (Spouse if, filing)	First Name	Middle Name	Last Name	
United States Ba	ankruptcy Court for the:	DISTRICT OF SC	DUTH CAROLINA	
	_			
Case number (if known)				☐ Check if this is an
				amended filing
Official Fo	orm 108			
Stateme	nt of Intention	for Indiv	iduals Filing Under Chap	ter 7 12/15
If you are an ind	lividual filing under chapte	er 7, you must fil	Il out this form if:	
creditors hav	e claims secured by your	property, or		
	sed personal property and			
			you file your bankruptcy petition or by the date te time for cause. You must also send copies to	
on the	form			
		n a joint case, bo	oth are equally responsible for supplying correc	t information. Both debtors must
sign a	nd date the form.			
			s needed, attach a separate sheet to this form. C	On the top of any additional pages,
write y	our name and case numb	er (IT Known).		
Part 1: List Y	our Creditors Who Have S	Secured Claims		
1. For any credit	tors that you listed in Part	1 of Schedule D	: Creditors Who Have Claims Secured by Prope	erty (Official Form 106D), fill in the
information b	elow. reditor and the property tha	t is collateral	What do you intend to do with the property the	nat Did you claim the property
identity the cr	reditor and the property tha	i is conateral	secures a debt?	as exempt on Schedule C?
Creditor's E	Bridgecrest		■ Surrender the property.	□ No
name:	J		Retain the property and redeem it.	
5	,		☐ Retain the property and enter into a	■ Yes
Description of property	f 2012 Volvo S60 2983 in fair condition	664 miles	Reaffirmation Agreement.	
securing debt		44799	☐ Retain the property and [explain]:	
Craditaria F	Conublio Firence LLO			П.,
Creditor's F name:	Republic Finance LLC		☐ Surrender the property.☐ Retain the property and redeem it.	□ No
			☐ Retain the property and redeem it.	■ Yes
Description of	f 50" TV, stereo		Reaffirmation Agreement.	
property			Retain the property and [explain]:	

Part 2: List Your Unexpired Personal Property Leases

For any unexpired personal property lease that you listed in Schedule G: Executory Contracts and Unexpired Leases (Official Form 106G), fill in the information below. Do not list real estate leases. Unexpired leases are leases that are still in effect; the lease period has not yet ended. You may assume an unexpired personal property lease if the trustee does not assume it. 11 U.S.C. § 365(p)(2).

avoid lien using 11 U.S.C. § 522(f)

Describe your unexpired personal property leases

Will the lease be assumed?

securing debt:

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Deb	otor 1	Ruby Kate Greene	Case number (if known)
	sor's n		□ No
		n of leased	_
Pro	perty:		☐ Yes
Les	sor's n	ame:	□ No
		n of leased	
Pro	perty:		☐ Yes
	sor's n		□ No
		n of leased	
Pro	perty:		☐ Yes
	sor's n		□ No
	scriptioi perty:	n of leased	☐ Yes
			_ 130
	sor's n		□ No
	perty:	n of leased	☐ Yes
	sor's n		□ No
	scriptioi perty:	n of leased	
1 10	porty.		☐ Yes
	sor's n		□ No
	scriptioi perty:	n of leased	☐ Yes
	p 0.15.		☐ Yes
Par	t 3:	Sign Below	
Und	er pen ertv th	alty of perjury, I declare that I have indicate nat is subject to an unexpired lease.	I my intention about any property of my estate that secures a debt and any personal
			V
X		uby Kate Greene	X Signature of Doktor 2
		y Kate Greene	Signature of Debtor 2
	Signa	ature of Debtor 1	
	Date	September 16, 2019	Date

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E:II :	a this inform	nation to identify your case:						
FIII II	i uns imom	lation to identify your case.			eck one box 2A-1Supp:	only as d	irected in this form and	in Form
Debt	tor 1	Ruby Kate Greene			za roupp.			
Debt (Spou	tor 2 se, if filing)				■ 1. There	is no pres	umption of abuse	
Unite	ed States B	ankruptcy Court for the: District of South Ca	rolina	'	applie	s will be n	o determine if a presurnade under <i>Chapter</i> 7	
	e number				Calcu	lation (Off	icial Form 122A-2).	
(if kno	own)						does not apply now be reservice but it could ap	
					☐ Check i	f this is a	n amended filing	
Off	icial Fo	orm 122A - 1						
		7 Statement of Your Cur	rent Mor	othly Inc	ome			12/15
<u> </u>	арісі	7 Statement of Tour Sur		itiliy iiic	OIIIC			12/13
attach case i	n a separate number (if k ying military	nd accurate as possible. If two married people at sheet to this form. Include the line number to wh nown). If you believe that you are exempted from a service, complete and file Statement of Exempte culate Your Current Monthly Income	nich the addition a presumption	nal information a of abuse becau	applies. On the	ne top of a	ny additional pages, writh marily consumer debts o	te your name and or because of
1		our marital and filing status? Check one onl						
١.	_	_	y.					
	_	arried. Fill out Column A, lines 2-11.						
	_	d and your spouse is filing with you. Fill out			2-11.			
		d and your spouse is NOT filing with you. Y	•	•				
	☐ Livin	ig in the same household and are not legal	ly separated. F	Fill out both Co	lumns A and	d B, lines 2	2-11.	
	pena	ng separately or are legally separated. Fill o alty of perjury that you and your spouse are le g apart for reasons that do not include evading	gally separated	d under nonban	kruptcy law	that appli	es or that you and you	
10 the	01(10A). For 6 e 6 months, a	rage monthly income that you received from all sexample, if you are filing on September 15, the 6-mond the income for all 6 months and divide the total the same rental property, put the income from that property, put the income from that property, and the income from that property is the income from that property is the income from the property.	onth period would by 6. Fill in the res	be March 1 throusult. Do not include	ugh August 31 de any income	I. If the amo e amount m	ount of your monthly incon ore than once. For examp	ne varied during ble, if both
	oucos own a	to carrie remaining property, par the mounte from that pr	sporty in one done	anni oniy. Ii you ii	Column A Debtor 1	<u> </u>	Column B Debtor 2 or	
2	Vour gros	s wages, salary, tips, bonuses, overtime, a	nd commissis	ne (boforo all			non-filing spouse	
۷.	payroll ded		nu commissio	ons (belole all	\$	0.00	\$	
	Column B		•	•	\$	0.00	\$	
	of you or y from an un and roomn	nts from any source which are regularly pai your dependents, including child support. Imarried partner, members of your household, mates. Include regular contributions from a spo	Include regular your depender	contributions nts, parents,	¢	0.00	¢.	
l .		o not include payments you listed on line 3.			\$		\$	
5.	Net Incom	e from operating a business, profession, o		otor 1				
	Cross ross	sinta (hafara all daduationa)	\$ 0.00					
		eipts (before all deductions) nd necessary operating expenses	-\$ 0.00					
	-	ly income from a business, profession, or farm		Copy here ->	\$	0.00	\$	
6.		ne from rental and other real property	Ψ		*		*	
0.	.vec mcom	io ironi rontai and other real property	Deb	otor 1				
	Gross rece	eipts (before all deductions)	\$ 0.00					
		nd necessary operating expenses	-\$ 0.00					
	•	ly income from rental or other real property	·	Copy here ->	\$	0.00	\$	
7		lividends, and royalties	·		\$	0.00	\$	
١.	u	iriaonao, ana royanios			·			

Official Form 122A-1

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Ruby Kate Greene Case number (if known)

				Column A Debtor 1		Column B Debtor 2 or non-filing s	
8.	Unemployment compensation		\$	0.00	\$		
	Do not enter the amount if you contend that the amount the Social Security Act. Instead, list it here:	received was a benef	fit under				
	For you \$	0.	00_				
	For you \$ For your spouse \$						
9.	Pension or retirement income. Do not include any am benefit under the Social Security Act.	nount received that wa	s a	\$	0.00	\$	
10.	Income from all other sources not listed above. Specify the source and amount. Do not include any benefits received under the Social Security Act or payments received as a victim of a war crime, a crime against humanity, or international or domestic terrorism. If necessary, list other sources on a separate page and put the total below.			\$	0.00	\$	
	•			\$	0.00	\$	
	Total amounts from separate pages, if any.		- +	\$	0.00	\$	
11.	Calculate your total current monthly income. Add line each column. Then add the total for Column A to the total		\$	0.00	+ \$		= \$
							Total current monthly income
Part	2: Determine Whether the Means Test Applies to	o You					
12.	Calculate your current monthly income for the year.	Follow these steps:					
	12a. Copy your total current monthly income from line 1	1		Сор	y line 11 l	nere=>	\$
	Multiply by 12 (the number of months in a year)						x 12
	12b. The result is your annual income for this part of the	e form				12b.	\$
13.	Calculate the median family income that applies to	you. Follow these step	os:				
	Fill in the state in which you live.	SC					
	Fill in the number of people in your household.	2					
	Fill in the median family income for your state and size To find a list of applicable median income amounts, go for this form. This list may also be available at the bank	online using the link s		in the separ			\$59,822.00
14.	How do the lines compare?						
	14a. Line 12b is less than or equal to line 13. Of Go to Part 3.	n the top of page 1, ch	eck box	1, There is	no presum	nption of abuse	ş.
	14b. Line 12b is more than line 13. On the top of Go to Part 3 and fill out Form 122A-2.	of page 1, check box 2	, The pre	esumption o	f abuse is	determined by	Form 122A-2.
Part	3: Sign Below						
	By signing here, I declare under penalty of perjury	that the information o	n this sta	tement and	in any atta	achments is tru	ue and correct.
	χ /s/ Ruby Kate Greene						
	Ruby Kate Greene						
	Signature of Debtor 1						
	Date September 16, 2019 MM / DD / YYYY						
	If you checked line 14a, do NOT fill out or file Forn	n 122A-2.					
	If you checked line 14b, fill out Form 122A-2 and fi	le it with this form.					

Debtor 1

Notice Required by 11 U.S.C. § 342(b) for Individuals Filing for Bankruptcy (Form 2010)

This notice is for you if:

You are an individual filing for bankruptcy, and

Your debts are primarily consumer debts. Consumer debts are defined in 11 U.S.C. § 101(8) as "incurred by an individual primarily for a personal, family, or household purpose."

The types of bankruptcy that are available to individuals

Individuals who meet the qualifications may file under one of four different chapters of Bankruptcy Code:

Chapter 7 - Liquidation

Chapter 11 - Reorganization

Chapter 12 - Voluntary repayment plan for family farmers or fishermen

Chapter 13 - Voluntary repayment plan for individuals with regular income

You should have an attorney review your decision to file for bankruptcy and the choice of chapter.

Chapter 7:	Liquidation	
\$245	filing fee	
\$75	administrative fee	
+ \$15	trustee surcharge	
\$335	total fee	

Chapter 7 is for individuals who have financial difficulty preventing them from paying their debts and who are willing to allow their nonexempt property to be used to pay their creditors. The primary purpose of filing under chapter 7 is to have your debts discharged. The bankruptcy discharge relieves you after bankruptcy from having to pay many of your pre-bankruptcy debts. Exceptions exist for particular debts, and liens on property may still be enforced after discharge. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

However, if the court finds that you have committed certain kinds of improper conduct described in the Bankruptcy Code, the court may deny your discharge.

You should know that even if you file chapter 7 and you receive a discharge, some debts are not discharged under the law. Therefore, you may still be responsible to pay:

most taxes;

most student loans;

domestic support and property settlement obligations;

most fines, penalties, forfeitures, and criminal restitution obligations; and

certain debts that are not listed in your bankruptcy papers.

You may also be required to pay debts arising from:

fraud or theft;

fraud or defalcation while acting in breach of fiduciary capacity;

intentional injuries that you inflicted; and

death or personal injury caused by operating a motor vehicle, vessel, or aircraft while intoxicated from alcohol or drugs.

If your debts are primarily consumer debts, the court can dismiss your chapter 7 case if it finds that you have enough income to repay creditors a certain amount. You must file *Chapter 7 Statement of Your Current Monthly Income* (Official Form 122A–1) if you are an individual filing for bankruptcy under chapter 7. This form will determine your current monthly income and compare whether your income is more than the median income that applies in your state.

If your income is not above the median for your state, you will not have to complete the other chapter 7 form, the *Chapter 7 Means Test Calculation* (Official Form 122A–2).

If your income is above the median for your state, you must file a second form —the *Chapter 7 Means Test Calculation* (Official Form 122A–2). The calculations on the form— sometimes called the *Means Test*—deduct from your income living expenses and payments on certain debts to determine any amount available to pay unsecured creditors. If

your income is more than the median income for your state of residence and family size, depending on the results of the *Means Test*, the U.S. trustee, bankruptcy administrator, or creditors can file a motion to dismiss your case under § 707(b) of the Bankruptcy Code. If a motion is filed, the court will decide if your case should be dismissed. To avoid dismissal, you may choose to proceed under another chapter of the Bankruptcy Code.

If you are an individual filing for chapter 7 bankruptcy, the trustee may sell your property to pay your debts, subject to your right to exempt the property or a portion of the proceeds from the sale of the property. The property, and the proceeds from property that your bankruptcy trustee sells or liquidates that you are entitled to, is called *exempt property*. Exemptions may enable you to keep your home, a car, clothing, and household items or to receive some of the proceeds if the property is sold.

Exemptions are not automatic. To exempt property, you must list it on *Schedule C: The Property You Claim as Exempt* (Official Form 106C). If you do not list the property, the trustee may sell it and pay all of the proceeds to your creditors.

Chapter 11: Reorganization

\$1,167 filing fee

\$550 administrative fee \$1,717 total fee

Chapter 11 is often used for reorganizing a business, but is also available to individuals. The provisions of chapter 11 are too complicated to summarize briefly.

Read These Important Warnings

Because bankruptcy can have serious long-term financial and legal consequences, including loss of your property, you should hire an attorney and carefully consider all of your options before you file. Only an attorney can give you legal advice about what can happen as a result of filing for bankruptcy and what your options are. If you do file for bankruptcy, an attorney can help you fill out the forms properly and protect you, your family, your home, and your possessions.

Although the law allows you to represent yourself in bankruptcy court, you should understand that many people find it difficult to represent themselves successfully. The rules are technical, and a mistake or inaction may harm you. If you file without an attorney, you are still responsible for knowing and following all of the legal requirements.

You should not file for bankruptcy if you are not eligible to file or if you do not intend to file the necessary documents.

Bankruptcy fraud is a serious crime; you could be fined and imprisoned if you commit fraud in your bankruptcy case. Making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.

Chapter 12: Repayment plan for family farmers or fishermen

	\$200	filing fee
+	\$75	administrative fee
<u> </u>	\$275	total fee

Similar to chapter 13, chapter 12 permits family farmers and fishermen to repay their debts over a period of time using future earnings and to discharge some debts that are not paid.

Chapter 13: Repayment plan for individuals with regular income

	\$235	filing fee
+	\$75	administrative fee
	\$310	total fee

Chapter 13 is for individuals who have regular income and would like to pay all or part of their debts in installments over a period of time and to discharge some debts that are not paid. You are eligible for chapter 13 only if your debts are not more than certain dollar amounts set forth in 11 U.S.C. § 109.

Under chapter 13, you must file with the court a plan to repay your creditors all or part of the money that you owe them, usually using your future earnings. If the court approves your plan, the court will allow you to repay your debts, as adjusted by the plan, within 3 years or 5 years, depending on your income and other factors.

After you make all the payments under your plan, many of your debts are discharged. The debts that are not discharged and that you may still be responsible to pay include:

domestic support obligations,

most student loans,

certain taxes,

debts for fraud or theft,

debts for fraud or defalcation while acting in a fiduciary capacity,

most criminal fines and restitution obligations,

certain debts that are not listed in your bankruptcy papers,

certain debts for acts that caused death or personal injury, and

certain long-term secured debts.

Warning: File Your Forms on Time

Section 521(a)(1) of the Bankruptcy Code requires that you promptly file detailed information about your creditors, assets, liabilities, income, expenses and general financial condition. The court may dismiss your bankruptcy case if you do not file this information within the deadlines set by the Bankruptcy Code, the Bankruptcy Rules, and the local rules of the court.

For more information about the documents and their deadlines, go to: http://www.uscourts.gov/bkforms/bankruptcy_forms.html#procedure.

Bankruptcy crimes have serious consequences

If you knowingly and fraudulently conceal assets or make a false oath or statement under penalty of perjury—either orally or in writing—in connection with a bankruptcy case, you may be fined, imprisoned, or both.

All information you supply in connection with a bankruptcy case is subject to examination by the Attorney General acting through the Office of the U.S. Trustee, the Office of the U.S. Attorney, and other offices and employees of the U.S. Department of Justice.

Make sure the court has your mailing address

The bankruptcy court sends notices to the mailing address you list on *Voluntary Petition for Individuals Filing for Bankruptcy* (Official Form 101). To ensure that you receive information about your case, Bankruptcy Rule 4002 requires that you notify the court of any changes in your address.

A married couple may file a bankruptcy case together—called a *joint case*. If you file a joint case and each spouse lists the same mailing address on the bankruptcy petition, the bankruptcy court generally will mail you and your spouse one copy of each notice, unless you file a statement with the court asking that each spouse receive separate copies.

Understand which services you could receive from credit counseling agencies

The law generally requires that you receive a credit counseling briefing from an approved credit counseling agency. 11 U.S.C. § 109(h). If you are filing a joint case, both spouses must receive the briefing. With limited exceptions, you must receive it within the 180 days *before* you file your bankruptcy petition. This briefing is usually conducted by telephone or on the Internet.

In addition, after filing a bankruptcy case, you generally must complete a financial management instructional course before you can receive a discharge. If you are filing a joint case, both spouses must complete the course.

You can obtain the list of agencies approved to provide both the briefing and the instructional course from: http://justice.gov/ust/eo/hapcpa/ccde/cc_approved.html

In Alabama and North Carolina, go to: http://www.uscourts.gov/FederalCourts/Bankruptcy/BankruptcyResources/ApprovedCredit AndDebtCounselors.aspx.

If you do not have access to a computer, the clerk of the bankruptcy court may be able to help you obtain the list. Case 19-04865-hb Doc 1 Filed 09/16/19 Entered 09/16/19 11:11:04 Desc Main Document Page 54 of 59

B2030 (Form 2030) (12/15)

United States Bankruptcy Court District of South Carolina

In re	Ruby Kate Greene		Case No.		
	-	Debtor(s)	Chapter	7	
	DISCLOSURE OF COMPENS	SATION OF ATTO	RNEY FOR DI	EBTOR(S)	
cc	rrsuant to 11 U.S.C. § 329(a) and Fed. Bankr. P. 2016(b) impensation paid to me within one year before the filing of rendered on behalf of the debtor(s) in contemplation of of the debtor (s) in contemplation of the debtor (s)	of the petition in bankruptcy	, or agreed to be paid	to me, for services re	
	For legal services, I have agreed to accept		\$	0.00	
	Prior to the filing of this statement I have received			0.00	
	Balance Due			0.00	
2. Tl	ne source of the compensation paid to me was:				
	■ Debtor □ Other (specify):				
3. Tl	ne source of compensation to be paid to me is:				
	■ Debtor □ Other (specify):				
4. ■	I have not agreed to share the above-disclosed compens	sation with any other person	unless they are mem	bers and associates of	f my law firm.
	I have agreed to share the above-disclosed compensation copy of the agreement, together with a list of the names				aw firm. A
5. Ir	. In return for the above-disclosed fee, I have agreed to render legal service for all aspects of the bankruptcy case, including:				
b. c. d.	Analysis of the debtor's financial situation, and rendering Preparation and filing of any petition, schedules, statem Representation of the debtor at the meeting of creditors Representation of the debtor in adversary proceedings as [Other provisions as needed]	nent of affairs and plan which and confirmation hearing, a	h may be required; nd any adjourned hea	-	ruptcy;
6. B	y agreement with the debtor(s), the above-disclosed fee de	oes not include the followin	g service:		
		CERTIFICATION			
	certify that the foregoing is a complete statement of any a ahkruptcy proceeding.	greement or arrangement fo	r payment to me for r	epresentation of the d	lebtor(s) in
Se	ptember 16, 2019	/s/ Maureen Whi			
Da	te	701 S. MAIN STF GREENVILLE, S 864-679-3232 Fa maureenwhite@	<i>ey</i> NA LEGAL SERVIO REET C 29601 ax: (864) 679-3260		
		864-679-3232 Fa	ax: (864) 679-3260		

LOCAL OFFICIAL FORM 1007-1(b) TO SC LBR 1007-1

United States Bankruptcy Court District of South Carolina

In re	Ruby Kate Greene		Case No.	
		Debtor(s)	Chapter	7
	CERTIFICA	TION VERIFYING CREDIT	TOR MATRIX	
CM/EC	The above named debtor, or attorned ptcy Rule 1007-1 that the master mail CF, or conventionally filed in a typed ation to, the debtor's schedules, statement	ing list of creditors submitted either hard copy scannable format which	er on computer d	iskette, electronically filed via ared to, and contains identical
	Master mailing list of creditors submitte	ed via:		
	(a) computer diske	tte		
	(b) scannable hard (number of sheets submitted _			
	(c) X electronic version	n filed via CM/ECF		
Date:	September 16, 2019	/s/ Ruby Kate Greene		
		Ruby Kate Greene		
		Signature of Debtor		
Date:	September 16, 2019	/s/ Maureen White, Esquire		
		Signature of Attorney		
		Maureen White, Esquire 692		
		SOUTH CAROLINA LEGAL S	SERVICES	
		701 S. MAIN STREET		
		GREENVILLE, SC 29601		
		864-679-3232 Fax: (864) 679		
		Typed/Printed Name/Address/	l elepnone	

6922 SC

District Court I.D. Number

ADVANCE AMERICA 411 W. BUTLER ROAD, STE B MAULDIN SC 29662

APPLIED BUSINESS SERVICES, INC. 617 SOUNDSIDE RD EDENTON NC 27932

ASC/SALUTE FINANCE P.O. BOX 105555 ATLANTA GA 30348

ASSET ACCEPTANCE, LLC MCCULLOUGH PAYNE HAAN & NADLER 271 17TH ST, NW, STE 2200 ATLANTA GA 30363

BADCOCK & MORE 1607 E. LAMAR ST. AMERICUS GA 31709

BRIDGECREST 7300 E. HAMPTON AVE., STE #101 MESA AZ 85209

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CHECK N GO 1641 WOODRUFF ROAD., UNIT #6 GREENVILLE SC 29607

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EXETER FINANCE LLC P.O. BOX 166097 IRVING TX 75016

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